

OUTWORKERS' COMMITTEE (IRELAND).

REPORT

OF THE

COMMITTEE APPOINTED TO CONSIDER AND ADVISE WITH
REGARD TO THE APPLICATION

OF THE

NATIONAL INSURANCE ACT

TO

OUTWORKERS IN IRELAND.

Volume II.

EVIDENCE AND APPENDICES.

Presented to both Houses of Parliament by Command of His Majesty.



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Part III.—National Health Insurance Commission (England). Approved Societies—Organisation, Sick-rate Benefit, Maternity Benefit, Special Problems. The Collection of Contributions, the Receipt and Issue of Funds, and Investments. Insurance Committees—Their Constitution, Powers and Duties, Administration of Sanatorium Benefit and of Medical Benefit, Insurance of Deposit Contributors. Questions respecting Liability to Insurance and Particular Classes of Insured Persons. The work of the Out-door Staff. Conclusion.

Part IV.—National Health Insurance Commission (Scotland). The Structure of the System of National Health Insurance. The Working of the System. Accounting and Finance. The work of the Out-door Staff.

Part V.—National Health Insurance Commission (Ireland). Constitution of the Advisory Committee. Approved Societies. Accounting Arrangement and Management of the Irish National Health Insurance Fund. Insurance Committees. Questions as to Liability to Insurance and Particular Classes of Insured Persons. The work of the Out-door Staff.

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2	16-19	Douglas, Mr. Moses	Representative of Johnston Allen & Co., Lurgan.
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2		McGovern, Rev. P.	Parish Priest, Killes.
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2		Cullenwood, Miss Lizzie	Embroiderers.
2		McCaun, Mr. John H.	Employer of Hand-loom Weavers.
2	24-27	Allman, Rev. W. B., M.A.	Rector of Milltown, Portadown.
2		Bane, Mr. James	Employer of Hand-loom Weavers.
2		Byron, Mr. James	Do.
2	27-28	West, Mr. W. H.	Secretary of Co. Fermanagh Committee of Technical
2		Robinson, Miss	Teacher of Instruction.
2		Cochrane, Mr. Thomas	—
2		Smyth, Mr. Thomas	—
2		Freeburn, Mr. William	—
2	29-31	Dock, Mr. John	Hand-loom weavers.
2		Cannanoni, Mr. Edward	—
2		Calvert, Mr. John	—
2		Heldock, Mr. John	—
2		Moss, Mr. Patrick	Agent, Fintona.
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2		McDowell, Mr. Joseph	Agent, Newtownards.
2		Joakim, Mr. A. P.	Employer of Embroiderers.
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2	50	Timbley, Miss	Workers, Rathfriland.
2		Carbett, Miss	—
2	50-52	Graham, Mrs.	(of Portadown).
2	52	Redgers, Miss Minnie	Secretary, Lurgan Hemmers, Vinters and General Women-Workers Trade Union.
4	53-56	Hogg, Mr. David	Employers of Skirt and Collar Makers.
4		Morris, Mr. Guy P.	—
4	56-58	Anderson, Adamus R. N.	Employer of Hanny Makers.
4		Desmond, Mr.	Employer of Shirt and Underclothing Makers.
4	58-60	Doherty, Mr.	Manager for Messrs. Boye & Co.
4	60-62	MacLenn, Mr. Alexander	Employer of Underclothing Makers.
4	62	Allison, Dr. R. H. B.	Dispensary Medical Officer, Clontarf.
4	62-63	McNelis, Mr. Michael, J.P.	Clerk of the Union and District Council of Gentiles.

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4	64-65	McNelis, Mr. Patrick J.	Medical Officer for the Castlederg and Killeter Dispensary District, No. 2.
4	66	Mowbray, Dr. Robert, J.P.	Medical Officer for the Castlederg and Killeter Dispensary District, No. 2.
4	66	Wright, Mr. Walter	Weaving Inspector under Congested Districts Board.
4	66-67	Ward, Mr. Peter	Agent, Laver and Killybegs.
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LIST OF WITNESSES WHO HAVE GIVEN EVIDENCE BEFORE THE OUTWORKERS COMMITTEE (IRELAND).

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MINUTES OF EVIDENCE

TAKEN BEFORE THE

OUTWORKERS COMMITTEE (IRELAND).

APPOINTED BY THE

NATIONAL HEALTH INSURANCE JOINT COMMITTEE.

Wellington House, Buckingham Gate, London, S.W.

FIRST DAY.

Thursday, 11th July 1912.

PRESENT:

MR. ERNEST HATCH, BART. (Chairman)

Mrs. DICKIE

Miss M. M. PATTERSON

Mr. B. A. R. WHELAN (Secretary)

Mr. W. T. MACARNEY-FERGUSON examined.

1. (Chairman.) Are you an official in the Department of Agriculture and Technical Instruction in Ireland?—Yes.

2. Will you kindly give us your exact position?—I am the Inspector for Industries in that Department.

3. Did you draw up a lengthy confidential report on the outworkers in Ulster under date 26th September 1911?—I did.

4. At whose instigation did you draw up that report?—I understood that the request came from the Treasury through the Vice-President of the Local Government Board for Ireland, who applied to my Department for my services and they were granted.

5. In the course of that inquiry, I understood, you covered a distance of 1,335 miles, and visited 117 centres of industry?—Yes.

6. How long did you devote to this special inquiry?—A month.

7. How many actual days?—For 35 days my whole time was engaged. Attached to the report there was an itinerary, showing what I did.

8. Yes. Are we to understand that you began your inquiry with a very intimate preliminary knowledge of the districts and industries in question?—Yes, I might say that I have been engaged in the work in connection with rural industries for 15 years.

9. It was in consideration of that previous knowledge that you were able to draw up such a detailed report after only 25 days' active visiting?—Yes, and actually through interviewing the people connected with the industries.

10. You were fairly cognizant of every industry?—Yes. I have a map with me that will show you the actual location of all these industries.

11. You had been there, I suppose, many times before?—Yes.

12. So that when you paid a visit to these centres, you knew exactly where to go for your information?—Yes.

13. When you drew up your report, the Insurance Act was not actually passed?—No. If I remember rightly, it was just going into Committee.

14. And so you formed certain opinions on the hypothesis that the contributions which would be

assessed from the employers would be at the same rate as those which the English employers have to pay?—I was going on what was stated in the Bill as to what the employer of the outworker would be liable for. That was laid down in the Bill.

15. That was 6d.?—No, 6d. if I remember rightly. 16. Stipendi originally, made into 4d.?—I was looking at it more from the general point of view. I knew, at the time that the Bill was in, that the contribution would be under consideration. I think it was 4d. at the time.

17. My point was this: when you formed your conclusions, were they based on the fact that the contributions were likely to be higher than the industries would stand?—In my investigations, I went out with the feeling that the hand-workers of Ireland were struggling for an existence, and I wished to see if there was any possibility whereby their work could be taxed and yet the work go on. I came to the conclusion, and I have not seen my way to alter it, that any tax on the outworkers in Ireland will undoubtedly hurry their end. I say that, instead of dying a slow death, as they see to a certain extent at this present moment, they will disappear all the quicker and the work will go into factories or go into other countries.

18. Do you mean that this extra imposed on the industry, which has to be paid by the employer and the employee, will mean the work going to other countries?—There is nothing to be paid by the employee so far as I could see in this case. It is the employer, is it not?

19. It depends entirely on the rate of remuneration. If the rate is below 1s. 6d. per day, the employer pays the whole of the contribution?—I may say you can take it generally that the outworkers' wages in Ireland do not exceed, except in certain instances, 1s. 6d. a day. That is to say, in the work I have to deal with. I have nothing to do with people in the trades in the cities such as watch-makers, chain-makers, or anything of that class. They do not come into my scope at all. I deal entirely with the rural work.

20. Have you read the conclusions which the Committee came to for England?—Yes. To have the tax on a stated evening.

11 July 1919.]

Mr. W. T. MACARTNEY-FILGATE.

[Continued.]

21. We decided there that the contributions should be based on the amount of work done. Now, supposing that that was to apply to Ireland, would not that alter your opinion?—No, I do not think it could.

22. Let me give you an illustration; supposing an outworker's wages are, say, 5s a week, and that the employer's contribution were to be 1d?—1d for 5s?

23. Yes. Would that be a sufficiently heavy burden to bring the trade into jeopardy?—A penny sounds a very small sum, but, at the same time, where things are cut very fine, as between manufacture by machine and manufacture by hand, and there is further competition between the foreign and the British manufacturer, even that small amount might have a detrimental effect.

24. You do not know that of your own knowledge?—No, I could not say; I would rather not express an opinion. I think that would come better from the manufacturer than from myself.

25. We have heard a good deal recently of alleged sweating in certain parts of Ireland?—Yes.

26. And of the rates of wages being extremely low?—Yes.

27. Supposing that by any means the rates of wages are increased by mutual agreement between employers and employed, that would be a means of destroying the industry, you would think?—If you had an increased wage and then put on the tax, it would surely make the industry more difficult than ever to carry on in the rural districts.

28. But I am assuming that the mere fact of increasing the wages is not going to frighten the employers?—Is it not?

29. I do not think so from what I understand. You have evidently made up your mind that even a small impact of a penny might have a prejudicial effect on the industries?—Yes. It is not the 1d, but when you come to total up the pennies in the year it may have a very important effect upon those outworkers. I have brought instances with me to show you how very difficult it is for the hand to compete with the machine even now.

30. I think we may take it for granted that it is very difficult for hand work to compete with machine work?—It is without doubt. Take machine outworkery. Since 1910 there has been an estimated fall of 50 per cent. in what was done by hand in the districts. That 50 per cent. is now being done by machines in the factories or by the foreigner.

31. But have you any specific knowledge of your own which has induced you to form this very definite conclusion—that a small impost, an assessment for insurance, based on the amount of work done, would be prejudicial to the outworkers' industries in Ireland?—I don't know for many years been in close touch with manufacturers. I have had to go round to see how employment could be given to the people in their homes, or rather how they could be trained for such. A very considerable amount of money has been spent in training the hands by the Department, therefore putting them into touch with the manufacturers. Not long ago I received a letter from one of the districts to say that they could get no work whatsoever and that the work they had been doing was of the coarsest nature, not the handicraft and of the trade but the household linen trade which, as perhaps you know, is the corner trade. I submit some specimens. I ascertained as far as possible that the reason work was not forthcoming was because more and more of that grade is being done now in the central factories on the machine. A greater quantity can be turned out, more regular delivery can be guaranteed, and there is a greater yield in the factory for a smaller wage, there being naturally a greater output from the machine than there is by hand.

32. Would you like me to ask you questions on all these different industries?—Certainly; but I would point out that it is not possible for me to deal with everything in the report as some of the information was given me in confidence.

33. Take shirts and underclothing, machine and hand sewn: what are the centres from which this

class of work is given out?—The towns in the north-west, Londonderry and Strabane principally.

(The witness produced a map showing the distribution of outwork in Ireland.)

34. The great mass of these industries is in the north?—Yes, it is mostly in the north where they are organised in connection with staple trades, but outwork in the form of manufacture exists all over Ireland.

35. In what districts is the work done?—Do you refer to shirts and underclothing?

36. Yes; where is that work done?—In the Irish-gown peninsula, and Derrymanagh is another very important district.

37. Is the work principally distributed by agents who are really the representatives of the principal firms, or by middlemen who are actually the direct employers of the actual workers?—There are both classes in the trade. The shirt manufacturers of Derry have their own agents, but there are people in the districts far removed from Derry who act as agents.

38. Are both kinds of agents paid by commission?—No, the first-named is a direct employee of the firm.

39. He sharply represents the firm as a sort of traveller?—He represents the firm.

40. As a sort of traveller?—I suppose you would call him a representative. It is his duty to look after certain district depots.

41. Can you tell us whether there are specified days on which work is given out and returned?—Yes, there are specified days when the representatives give out and take in work. That is necessary, because the people come a long distance, and they all come into one centre, where they get the material and hand in the finished goods.

42. Is a book kept in which are entered particulars of the work given out and returned?—Yes, certainly.

43. Are the agents who distribute the work considered by the manufacturers to be the employers of the outworkers, except where the manufacturer gives out his own work through what I call the traveller?—The manufacturer in no case considers himself the employer of the outworker when it is done through a middleman.

44. I know that, but I am speaking now of agents who distribute the work?—Do you mean the direct employee?

45. I am speaking of the agent?—No, he is not only acting as agent for the one firm.

46. But I want to know whether the agents you have mentioned, who are located in these country districts and who distribute the work, are considered by the manufacturers to be the employers of the outworkers?—I do not know of a case where the manufacturer is responsible.

47. Do you know how these agents are paid?—On commission.

48. Do they get a bare commission on the amount of money they handle?—They get a commission by dozens for shirts and underclothing.

49. Do these agents keep a list of all outworkers? They ought to; I should say that is a great many cases they do.

50. Do the country shirt manufacturers employ outworkers?—Certainly. I may mention a very important case. In a small village in Co. Derry, surrounded by an agricultural district there is a manufacturer who started shirt making on a very small sum of money indeed, and he has worked up a trade which enables him to say that he has several thousands of customers all over the world. He has a certain number of hands on a little factory, which by sheer industry he has built up, but he gives out a large amount of employment in the houses of the people. His capital is very small, and his profit is small. He is able to hold his own against others, but he is practically his own agent. He does everything; that is to say, he and his family manage the business throughout.

51. He is the employer?—He is the employer.

52. Take that case as you have stated it. For the employees that he engages on little work he will have to pay the contribution?—Yes, according to the Act.

11 July 1912.]

Mr. W. T. MACARTNEY-FILGATE.

[Continued]

52. I want to know why he should not equally be paying the contributions for the outworkers engaged in this work?—I should say that it means that he would cease the outwork. He would get a bigger output in the factory, if he could afford to extend the premises.

53. But why? I am suggesting that the contribution that he pays should be assessed on the amount of work done. Why should not he be obliged to pay his contribution for these outworkers?—Is the same way that he pays for the factory hands?

54. He would not pay the same?—No, not the same rate.

55. For all inside workers the employer has to pay the full contribution whether there is a partial week's work or not?—Yes.

56. I am suggesting that for the outworkers the employer should only pay his contribution on the amount of work actually done. Then I put my question to you once more. Why should not that employer be obliged to pay his contribution for those outworkers?—Well, I may say that if it is necessary for them in the small factory, it will be equally so for the outworkers.

57. There is no real reason why those outworkers, that you have mentioned to us, should not be paid for?—There is no reason, except that the output being so slow, and spread over such a time, the manufacturer would immediately say, "I will turn all this into the factory, and get it done quicker."

58. But I am assuming that he is only assessed on the amount of work done, and that he only pays a proportionate contribution. What objection would there be to that?—As I said before, I think that is a question for the manufacturer.

59. There is no answer to it, is there?—I do not like to answer the question. I think that is a question that ought to be answered by the experts in the trade who will be able to answer it better than I can.

60. But you can see no reason why the two sets of workers should not be put on all forms, can you?—I see a very great objection to it.

61. That is what I want to get at. Now what is the objection?—My objection is that the work that I have particularly to deal with will, I am convinced, be quicker than it is dying at this present moment, if these outworkers are included.

62. If I were to examine an employer, he would tell me that the rate of wages he pays to the outworkers is precisely the same as that which he pays to the inworkers. I know from my own knowledge that that is the answer they give to all of these questions—that they pay the same rate of wages. Now, if that is the case, and we will assume that it is the case for the moment, what is the objection that you have in your mind to outworkers coming under the Act?—My objection is the one that I have already stated—that the outworker will do quicker than he is dying at this present moment.

63. But you do not see my point. I say that the employer will only be assessed on the amount of work done, so that he will be in precisely the same position with regard to the outworker as with regard to the inworker?—If the manufacturers can see their way to keep on the outworkers, and that is done, I would have nothing more to say; but on the other hand if they said, "we are going to shut down all these industries; we will gradually concentrate the work in the factories (we cannot do it at once) where we have proper supervision," then I should feel that a very valuable asset in the country district had gone.

64. You would agree, would you not, that there would be an element of unfairness if one set of people working inside a factory should be assessed, and receive the benefits of the Act, while another set doing precisely the same work in their own homes should be left out, when they might be living just close to one another even?—That is true. I will admit it is correct that it should be done, but I am afraid, as you will see later on, that what will happen is that the outworker will go.

65. I do not want you to labour that point. How can the outworker be hurt?—From one point of view,

I say so, he would not be hurt. You would be bringing him into line on production not on time.

66. Yes, on production?—But it seems to me, if you do not mind my repeating it, that it will have the effect of concentration.

67. I am quite prepared to leave it at that, because I think it is plain enough. Now, is outwork sometimes distributed to country workers by direct shipment from across the Irish Channel?—Yes.

68. Would you explain what that means?—There is one district on the borders of Donegal, where the material comes in out, and is distributed. It comes in in bales. It is given out to the workers.

69. By whom?—By one of the workers themselves. One worker gets it, and gives it out.

70. How are the wages paid in such cases?—By Post Office order.

71. But you say that one worker receives the work and distributes it amongst a lot of other workers?—She pays.

72. Does the worker who receives the work pay the rest?—Yes, in that case. This is not a common case, it is rather a special one.

73. But still it is a case that will have to be dealt with if they are brought under the Act?—Yes.

74. Does the one worker who receives the work make a profit out of it?—I do not know, as far as I am informed she is one of the workers, and nothing more; I do not think that she makes anything out of it.

75. Is that case the employer of those workers is on the other side of the channel?—Yes, he is on the other side of the channel.

76. Do you find that distribution by agents paid by commission is the most prevalent method of employing outworkers?—Certainly. Do you mean for shirt-making only?

77. Yes, I am only speaking of shirt-making. I will go through the other industries scurram?—I should say that the principal firms in Derry employ their own representatives. They have, as I have said already, other agents outside, who are paid by commission, but in what proportion it would be rather difficult for me to say.

78. Do you find that outwork in the shirt industry is increasing or the reverse?—It has decreased in some parts, but it is holding its own fairly well at present in Lishaven.

79. Would you say that it is becoming more and more a factory industry?—Yes, I should say so.

80. You state in your paper that there are only two classes of outworkers in this industry. What are they?—Yes; there are, firstly, daughters of farmers, and secondly, the daughters of small farmers and cottiers. The one class may do the work at odd times and the other may be fairly constant at it. But you must not look upon it as constant if you compare it with factory hours.

81. Could you tell us at all the number of weeks they would work in the year at this outwork?—No, I could not. It all depends on the requirements of their holdings which vary, or their household duties.

82. It is a very important question. I want to get at some approximate figure. Could you say whether they work for six months in the year at it, on the average?—Yes, I think I may say six months.

83. Could you say that they work for seven months in the year at it?—They have their cropping, and they have their harvest and various duties to perform on the land. I would say six months.

84. You say that they are employed on the average for six months in the year. Would that mean fully occupied each week for six months?—No, not fully occupied.

85. How many hours and how many days in the week?—It all depends on the amount of outwork that is to be obtained.

86. Perhaps this is an impossible question to answer, but I want to know how much actual work those people do in a year. You have said that they work about six months, on the average?—Yes.

87. Could you tell us approximately how many days in the week they work at it during the six months?

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[Continued.]

—Some of them work every day, and others will work only two or three days in the week.

82. Could you tell me the average amount of wages they earn during the six months in the year?—I should think, taking the shirt-making all round, that 3s. is the maximum.

83. Some of them would get 3s. a week?—Some of them would make 3s. a week.

84. For six months of the year?—Yes, but the person who is responsible for the 3s. may not be the only one working in the home. A person comes into a factory, gets the stuff out and goes back to the home. She is on the books, she gets her 3s., but she may have two sisters working in the home who will do a little bit now and a little bit then. That makes up the 3s., but it is not one worker always. So that unless you tabulate the houses and take one after the other you cannot get a satisfactory reply.

85. Could you tell us the rate at which they are paid for these shirts? In other words, could you tell us what they would earn per week if they worked normal hours during that week—say eight or nine hours a day?—She would get about 3s. 6d. to 4s. 6d. a dozen, and the most that a sewer could put out would be two dozen if working constantly. That is the estimate.

86. Put out in what time?—Two dozen a week.

87. How much is that?—It comes to either 5s. or 3s. It depends on the quality. It is all the same sewing.

88. These are the maximum amounts for these two kinds of work that she could make if she worked full time?—Yes.

89. Do they distribute these two kinds of work pretty equally to the workers? Do they get, say, half of the 5s. work?—It all depends on the capabilities of the worker. A fine worker will get the high-class work. Then there are a lot of young ones coming on who can only do the cheaper kind of work.

90. You say that these people never work for more than six months in the year on an average?—Yes.

91. And some of them work every week?—Yes.

92. And make 3s. a week?—Yes.

93. Now surely that is a case of outworkers that ought to be insured under the Act? I will tell you what it would mean: it would mean that in regard to an outworker who worked for six months in the year at 3s. per week, the total contributions which would be to her credit at the end of a year, taking into consideration the amount that the State added to the employer's contribution, would be 3s. 9d. per annum. The State's contribution, of one-fourth towards the cost of benefits, would bring the amount available for benefits to 12s. in the year. Would you go so far as to say that it is a very rare case amongst the shirt workers, that they would make as much as 3s. a week for six months in the year?—You could not take that as a standard case at all. I would take a lower grade. That brings you down to 3s. a week.

94. Can you give us an approximate idea of the number of outworkers employed in this industry who are employed fully for six months in the year?—That is impossible. I tried to get the information. There ought to be a return under the Homework Order. I could not get one, so it is impossible to come to a conclusion. I turned to the 1901 census, but it was useless for the purpose. I could not say how many would be whole-timers, how many half-time, or how many quarter-timers.

95. Could we get that information?—I will do my best to get it for you.

96. You see how important it is. Supposing you add to us that the vast majority of these outworkers are only employed six months in the year, and during those six months they only do half a week's work, and that their rate of wages is more like 2s. 6d. a week, we might feel that that class should not be included?—I may tell you that I spoke to a large employer of outworkers, and I asked him what he considered was an average all the year round for this work, and he stated 3s. a week. I mentioned an instance in connection with a previous query—that of one girl coming in and getting the work, and others in the home assisting her

in carrying out the work. I came across one place where there was a family of five, and they earned 32s., but that is an exception. Only one name would appear for that, but each only earns one-fifth of 32s.

97. How does the amount of shirt-making done in the workers' homes compare with the amount done in the factories?—Practically the making is done in the home. The rest is all done in the factory. There are 49 processes or treatments in the making of a shirt.

98. Would you go so far as to say that the proportion of work done was two in the home and one in the factory?—Yes, I make it two in the home to one in the factory.

99. You have told us that factory employment is increasing?—Yes.

100. You would agree, no doubt, that this tendency should not be discouraged?—Yes, but, on the other hand, I do not want to see the factory encouraged to the detriment of home work.

101. Why?—Because I look on the outwork as absolutely necessary for the existence of the people in that part of Ireland at times. If anything happens to stop shirt-making in the linenmen's parlours, where there is now comparative comfort (and a few extra shillings a week coming into the home means comfort), poverty will ensue. I was all over that district and saw the position for myself.

102. Are you afraid that the factory work might be done outside the district?—It will certainly go from Limerick and come down into the Derry factories.

103. If outworkers are not brought under the Insurance Act, the employer would have as much work as possible done outside the factory in order to avoid paying contributions, would he not?—Of course, there is that possibility.

104. Now, as regards underclothing. Certain processes are carried on in the factory entirely, are they not?—Yes.

105. What are they?—Practically all the cutting and piecing, trimming, finishing, and ironing.

106. But the making is done in the workers' homes is it not?—Yes, the making—the putting together.

107. What is the proportion of home workers to factory workers?—There are a great many, and the majority of the underclothing is done in the homes; that is to say, the making up. The underclothing factories in Derry are fewer in comparison with the shirt factories, and the work is given out in larger quantities.

108. You say in your statement that the proportion is about 6 to 1?—Yes, that is the figure.

109. With regard to wages earned, you have told us some of the rates, but I would like to put it more specifically to you. What are the rates per dozen paid for shirt-making at home?—2s. 6d. to 4s. 6d.

110. What is the average amount which a worker could do if she worked a full normal week?—About two dozen.

111. If we called the amount that can be done in a normal week the unit of work, the unit in this case would be 2s. to 3s.?—Yes. Of course, that is for whole time.

112. You have told us that. Would the same apply to collar-making?—Collar making is largely done in the city of Derry. There are outworkers in the city of Derry. There are some in Limerick also.

113. Can you tell us how this compares with similar work done on the continent?—Take Belgium: in the shirt-making it is 8s. 8d. to 10s. 3d. In Germany it is 8s. to 10s. That information I obtained in 1907. I was making some investigations as regards the outworkers in those countries.

114. The goods come from Glasgow in bales, I understand?—The goods come from Glasgow in bales.

115. Where did you get those figures from?—The information was secured for a book—"Irish Rural Life and Industry." It was compiled in 1907. It dealt with all with home work on the continent, shirt-making in Belgium and Germany being included.

116. Was that a Government Blue Book?—No, it was not a Government book.

117. Was it authentic?—I think it was fairly authentic. I have the book here.

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[Continued]

125. But that does not make it authentic?—Do you wish it corroborated?

126. I want to get on the evidence the authority for your statement about these figures?—Those figures were carefully collected by agents for the spreading of sewing in the homes.

127. For the Irish industries?—For one.

128. I understand that some of the goods are sent in bales from Glasgow to a certain district in Co. Donegal?—Yes.

129. What are the prices paid?—5d. to 10d. per dozen. That is underclothing.

130. How much can a worker make in a day?—It is very, very cheap work—quite different from the other.

131. Would they do two dozen?—Yes.

132. So that here again the unit of work would be from 6s. to 8s., probably?—Yes.

133. Would a somewhat similar unit of work apply to makers of underclothing generally?—Underclothing varies very much as compared with other work.

134. What could a constant hand earn working at underclothing?—Is to 10s. a week, but the work is not constant. There are cases where it is constant, but is to 10s. is the average.

135. Could you tell us what they make on an average all the year round?—Yes. 5s. to 10s. a week is the return that I have as covering the trade. Then again, I mentioned higher grades.

136. You have mentioned in your proof that this can be increased where there is division of labour. What do you mean by that?—There is a certain number of people who take in undergarments, one doing one branch of the work and another doing another, and the girl who comes to receive the goods and take them back again is credited with the amount, but this divided up among three or four workers.

137. What are the payments for the better class of underclothing?—The payment runs very high—machine-made from 1s. to 30s. a dozen, for hand-sewn 8s. 6d. to 100s. That is an exception. That is for a very high grade article.

138. Could you tell us how much a good, constant hand-sewer could make?—About three dozen, plain work.

139. This would represent a unit of work of about 10s. or upwards a week would it not?—You have it running from 1s. up to 10s. per dozen, and she could do three dozen of the plain work.

140. I am speaking of hand-sewing?—She would do one dozen of good material in a week, but she could not do the 2s. lot in a week. Naturally, that would be spread over a considerable period.

141. I want to know what a constant hand-sewer can make in a week?—Certainly, the maximum is 10s., there are exceptions, I admit.

142. You frequently refer in your proof to work given out to one outworker being done by several?—Yes.

143. I note, however, that you give an example of one firm returning 450 names and stating that this represents 600 or 700 workers?—Yes, that is to emphasize what I say—that one worker comes into the firm and her name is on the books, but the workers are considerably more than one. One girl may have a sister, another girl may have two sisters, and another may be a single worker.

144. You give, as an estimate from the 1901 census nearly 25,000 shirt-makers and sewers for Co. Londonderry, Donegal, and Tyrone?—Yes.

145. Does this include workers in the factories?—Yes. They are not divided up, unfortunately.

146. You say that the earnings from outwork mean comparative comfort for the home, and that any reduction in these earnings would give an impetus to emigration?—Yes.

147. Is not emigration rather due to the low wages of the men?—Of course, there is no doubt that low wages among the men tend to make them go elsewhere to look for work. Many of these are not emigrants, they are migrants. They go away to Scotland and the North of England and come back after they have completed their work. With what they have made

while they have been away, and what the women are making while they are away, they have enough to carry them along until the time comes for them to go away again.

148. You give us the value of the output in this trade nearly 33,000?—Does this include the value of the material?—No.

149. Simply the amount of wages paid?—Yes, the wages only.

150. And also the production of the workers inside the factory?—No, outworkers only.

151. Now, can you tell the Committee the average amount that these people earn in this industry and the average time they work in the industry?—My information is that the average all round is about 1s., but the average time I could not possibly give you because it varies so very much. I submit a list of prices returned by manufacturers and one also returned by agents.

152. Can you tell us whether in a large number of instances they supplement this work with other work during the times that they are not employed at it?—They work in the fields. If you go to those parts of Ireland you will see them working just like the men.

153. Could you tell us what would be the average amount that they would earn in all employments during the year?—No, I have not gone into that. Do you wish to have that information?

154. It is the whole point. If you can prove to us that they are getting 3s. in one employment, 1s. in another, and 1s. in another, making 5s. a week, then it is worth then while to come in under the Act?—I will do my best to get for you very accurate information.

155. Now we will consider the hosiery and also the hand-knitting?—That is carried on in Co. Donegal.

156. In what districts is it given out?—On the seaboard in Co. Donegal.

157. Is it done entirely in the districts of Co. Donegal?—In Co. Donegal. There is hand-knitting in other places down South, but they are only small undertakings. The seat of the hand-knitting in Ireland is Co. Donegal.

158. Is the distribution by representatives of the firm direct or through middlemen?—Through agents through middlemen.

159. The same as in the other case?—Yes.

160. Is the agent remunerated in the same way, by commission?—Yes, by commission.

161. You state the actual amounts earned by various classes of workers, but can you tell us what the earnings would be if a worker were fully employed?—Well, it is becoming a very important industry indeed. I will show you the work, if you wish, the hand-knitted coats, caps, and gloves are comparatively speaking a new development in the last two or three years, and now several thousand hands are employed off and on. I should put their maximum, if they work hard, at 7s. That is on coats and caps, but they do not earn that on the average. You may take an average all round at 3s. in the district, one week it will come to 5s., another week 6s., and then sometimes nothing at all and it comes down to the average named.

162. Are they entirely outworkers employed in this industry?—Yes, in that branch.

163. In the knitting of coats?—Yes. It has been possible to wrest a portion of the trade from a foreign country. A few years ago it was all coming in from that country until an enterprising Irishman in Londonderry set out and organised these districts and now he has established a very good trade, but a trade which can only be carried on at a certain figure.

164. What estimate can you give of the number of workers employed in this branch?—Between 2,000 and 3,000, I should think.

165. Could you tell us the value of the output?—I do not think it would be advisable to quote the figure.

166. What is the number of people employed in the whole trade?—About 2,500. I suppose you will be hearing evidence from some of these manufacturers, will you not?

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[Continued.]

167. Yes.—Probably that manufacturer would be in a position to deal with the value of output. It would come from him better than from me.

168. At any rate we may say that the output is several thousand pounds?—Several thousand pounds.

169. You refer to various centres where outworkers have been supplied by the Congested Districts Board, who also pay rent, fire and light. Do you mean the rent of houses or of workshops?—I mention that the Congested Districts Board are working there, but for the purposes of examination I think that the Congested Districts Board should deal with that matter. I made reference, thinking that possibly the Congested Districts Board would be communicated with in the same way that I was communicated with.

170. My point is this. If the Congested Districts Board is paying the rent of the workshops the workers are not legally outworkers?—No. Of course, what applies to the Congested Districts Board equally applies to the Departmental classes.

171. You have told us that the average wages that these people earn are 2s a week?—Yes.

172. Is that supplemented by other work in the district?—Yes. If you travel through the district you will see a girl looking after the cattle and sheep and goats, and at the same time she will be knitting. That is not so much the case in coats as in gloves and hose.

173. Do they make money at this other work—tending the cattle?—Some of them do, but very few. They are generally the members of a family looking after their father's cattle. They get their board and lodging, I suppose.

174. You speak of the knitting of coats and caps as a branch. Is there any other similar work done in the district?—Yes. There is the making of socks and long hose. A very large portion of hand-knitted hose that is used in the three kingdoms, at any rate, and exported, is made in the mountain districts of Donegal. The centre of that branch is Glenties. There are two or three firms there who give out the wool and pay for the knitted goods, or they send their own men out to distribute the wool and take in the knitted goods and pay for them.

175. What do those workshops earn on an average per week?—There are two classes. There is the machine-made and there is the hand-made hose. For hose and gloves machine-made, 6s maximum with an average of 4s. 6d., while for hand-made the maximum would be 4s and average 2s. 6d.

176. What houses would be catalled to make that amount of money?—It is very irregular indeed. They take it out into the field, come in at dinner time and do no more all the afternoon, and perhaps in the evening they may sit at it again.

177. What does this average represent in number of hours in both cases?—I cannot give this information.

178. Have you anything more to say about the hosiery?—I should like to say something further about Hosiery. Take a typical case in Gweedore district. The family consists of father, mother, son, and two daughters, grown up and capable of working. The father and son put in a small crop and go off to the Scotch fannies, returning in November or December when they may take part in the herring fishing which lasts until February. They then set about getting in their crop for the next year. They cut the turf and they may go off to take part in the May herring fishing, and in June do a little salmon fishing, and then they are off to Scotland again. One daughter in the meantime has gone to service with a farmer, perhaps down at the south end of the county. She returns in November with her wages. She sometimes remains with the farmer during the winter. But this service is not required as a rule. The mother and other grown daughter are at home all the year round. They attend to the house and to the farm during the absence of the men. They have a cow and a dozen sheep and some pigs as well as a variety of fowls. You will see the girls looking after the cow and knitting. The stock all require attention and the crop has to be gathered and they gather it when the men are away. The labour is mixed up. I think you can

take that as a very good example of the case as it exists up in Donegal.

179. When you say a good example, you mean to say that the vast majority of the outworkers are in a similar position?—Yes, in that part of Donegal in this class of work. They migrate to many places across the Channel. I am dealing with coat-making particularly, but similar conditions pertain to hose-knitting.

180. You are speaking of these outworkers in that part of Donegal being employed in various occupations and you have told us the number of people comprised?—Yes.

181. Now with regard to the hosiery, in what districts is this work given out to be done?—Co. Donegal is the principal seat of it, and there is also hosiery manufactured in Newtownards where the old Lindsey looms are now working on hosiery cloths. Co. Kerry, Connaught, and Mayo are also identified with the industry.

182. You say that in this industry the weavers generally supply their own material?—Yes. They get the wool from their own sheep.

183. Very few of them would be outworkers within the meaning of the Act?—Yes; they are nearly all their own employers.

184. We need not then deal in any further detail with this branch?—No.

185. Now crochets. This work is done over a wide area, is it not?—Yes.

186. Have you found throughout that the workers are their own masters, purchasing the raw material and bringing the finished articles into the town for sale?—They are their own masters. They buy their own implements and material, and they sell in the best market.

187. If this is invariably the case, there are no outworkers in the crochet industry?—I do not look upon them as outworkers at all. I look upon them as their own employers. Before you go away from the crochet I would like to say this: It was reported a short time ago that the crochet again in Co. Monaghan, Fermagh and Cavan, which is the principal area (although crochet-making is carried on in many places throughout Ireland) is rampant with consumption. I made particular inquiries and I ascertained that there are only a few isolated cases. Crochet work is outside work very largely.

188. Now Swiss machine embroidery. This is given out from Belfast, I believe?—Belfast is the centre of export.

189. In what places is the work done?—Besides factories in Belfast there is one at Drogheda, and a factory school near Gilford in Co. Down, under the Department.

190. Is any outwork done?—No; it is all done under one roof.

191. Very few are employed?—I only mention the industry to show that the necessity is realised for the improvement of machinery in Ireland in order to compete with the foreigner.

192. Now, hand-loom silk-weaving. Is this work confined to Grey Abbey, Co. Down?—It is the only place in Ireland outside Dublin. It is the last remnant of that class of trade in the north.

193. Is it a very small industry at present?—Very small indeed. I should think there are under 20 weavers and they are their own masters.

194. Now, hand-loom tapestry. Is this confined to the district of Newtownards?—Yes.

195. Is this also a very small industry like the hand-loom silk-weaving?—Yes.

196. Are there any outworkers?—There are outworkers. Some of them are working in their own homes which are adjacent to a small factory there.

197. Would it be very difficult to discriminate between an outworker and an inworker in that industry?—There is an office where they bring in their material when they have woven it. They are given the material and bring it back and are paid for it.

198. What do they earn per week?—That I did not get.

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[Continued.]

119. Now, carpets. The work in this industry is entirely done in the factories of the employing firm, is it not?—Yes.

120. Then under no circumstances can any of these workers be regarded as outworkers?—Not in the sense that they are working in their own homes, because they could not. There are factories, it is true, but I know that the other day it was considered whether another factory could be put up in Ireland for the manufacture of carpets, and a firm in England was quite anxious to take the matter up, but decided that they could not do it until they knew in what form the taxation would be applied to them, as competition in this trade with the foreigner is severe.

121. When you say taxation, do you mean the income contributions?—Yes, although it is a factory they looked upon it as outwork in a way. The suggested factory was going to be put into a district where there was nothing doing. It was simply bringing people from their homes where they could not work, because the looms would not go into the homes.

122. That would not be outwork?—No, that would not be outwork. Therefore they have not done anything.

123. Now, embroidery. Is this mainly given out from Belfast and Lurgan?—It is given out and sent out. The areas of concentration are in Co. Down, Londonderry and Antrim, Fermanagh and Donegal.

124. You state in your proof that there are three forms of distribution; will you give them separately, please?—There is the direct agent from the firm who goes out on regular days, but I want to tell you that in that case the statement only applies to places adjacent to Belfast. The principal form of giving out the work is by agents paid on commission.

125. Are they small shopkeepers?—A good many of them—in fact the larger portion of them.

126. What is the third class?—They are people who have been agents and have made sufficient to start on their own account, they have thoroughly mastered the district, and are in close touch with the workers; they know the trade that can be done, and start for themselves. While they are working for themselves they may also be working for manufacturers in Belfast.

127. Are they partially outworkers in that sense?—They are outworkers themselves in a sense. They live in the district. They have built up a certain trade and they employ a certain number of outworkers in and around the district. They are not manufacturers in so far that they have not a factory.

128. You append a list giving particulars of 43 districts visited, in which 229 agents were located, and you total up the number of workers employed by these agents as 12,428. Is it not probable that many workers have been counted three or four or more times over, because they have been working for several employers?—Yes, quite likely. The workers overlap everywhere. I will put it in a way which shows you, I think, how complicated the whole thing is. The agents alone know the workers. The manufacturer is unaware of the duplication of agencies. The agent is working for more than one manufacturer. The worker knows that she is working for more than one agent, and the agent is ignorant of the fact. So you see how very complicated the position is.

129. You state that the wages paid are about £3,094, or approximately 1,600 per week. The average earnings shown in the same table work out at a rough average, over all, of some 6s. 8d. per week?—Yes.

130. The number therefore who would earn 1,094, a week must be approximately 3,000. The figures you have given us as the numbers employed are 12,428. That is the number of hands returned by the agents. These are the payments. I attach a return of wages from agents in all areas.*

131. This would appear as if the number of workers had been counted four times over?—Quite likely.

132. And, moreover, this number would agree very closely with the census returns of 4,049?—I would not consider those census returns accurate, and I will give

you my reason: the family returning the sheet would put down perhaps "Farmer, farmer's wife, farmer's daughter." The farmer's daughter may be an embroiderer, but she will not be entered in the census as an embroiderer. On the other hand, somebody may put down that the daughter is an embroiderer. Until there is classification for industrial purposes, I do not think we can go by the census.

133. Do you find any difference between the prices paid in Co. Donegal and in Co. Down?—The same prices.

134. Who pays the carriage from Co. Donegal, which must be greater than the carriage from Co. Down?—The agent pays it one way. The manufacturer pays carriage one way. There is a regular recognised rate in the embroidery trade.

135. That practically means that the agent who pays the carriage from Co. Donegal is placed at a disadvantage as compared with the agent who pays the carriage from Co. Down?—He pays carriage one way and the manufacturer pays it the other.

136. The carriage from Co. Donegal is much more than the carriage from Co. Down?—Yes.

137. To that extent the agent is at a disadvantage?—The agent has to pay the carriage one way. That is the rule.

138. Can you give us particulars regarding the value of the output in the embroidery industry?—According to returns that I secured (they are not, as you have seen from my report, complete) £2,094 is returned by 27 firms, but that includes also draw-work and hem-stitching. Of the above amount Co. Down accounts for 29,900 and Co. Donegal 17,900. Rathfriland is the centre of the draw-thread area. The hem-stitching is done round Lurgan. I mention that there are 45 firms taken into consideration, and out of those 65 firms, returns have only come from 27.

139. What did you estimate to be the total value of the output in the embroidery industry?—I am perfectly certain that I am safe in saying 100,000.

140. And it might be considerably more, I suppose?—I should say quite possibly more. The work is those districts is scattered, but there are so many little bits which all go to swell and make a big amount.

141. You give an interesting note regarding the schools and classes under the Department of Agriculture?—Yes.

142. Are any workers over 16 employed in these classes?—I should say that some of them are, but not very much over 16. They are mostly small girls; the ages may be put at 15 to 20. I have seen some over 16.

143. Not many?—No.

144. Do you find that the competition is particularly severe in the embroidery industry?—I should like to give you instances presently if you will allow me.

145. Can you give us examples of work sent to Switzerland?—Certainly. I have the prices and everything showing the comparison.

146. And to Japan?—Yes. In the case of Japan I may mention that the draw-work is 50 per cent. cheaper than the work done in Ireland, and the total cost is less than what is being paid by manufacturers in Ireland for wages alone.

147. Is not the freight very heavy when the work is sent so far?—It is cheap compared with the cost of transport to Donegal. It is the difference between 4s. 5d. and 5s. 5d. per ton. Japan is 5s. 2d. per ton.

148. The Japanese contractor pays carriage both ways, and the freight is only 5s. 2d. per ton.—Yes.

149. While the carriage from Belfast to Carrick in Donegal is 4s. 5d.?—Yes; that freight includes cartage from Killybegs.

150. Is much outwork done in the city of Belfast itself?—There are a good many outworkers, but I have not classified them at all.

151. How many outworkers are there employed in Belfast?—I do not know.

152. Will you give the names of other centres in Ulster from which embroidery is given out?—The centre of the industry is Belfast. You may say that all the towns and villages have agents in them.

* See Appendix IV.

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[Continued]

232. Limerick, Lurgan, Portadown, and Donaghcloy?—These are centres of linen and cambric manufacture allied with the embroidery trade, but there are many other places where there is no linen factory and yet there is an agent sending and giving out the embroidery.

234. Can you make a general statement in regard to this?—The head centre for the embroidery trade is Belfast, and work is given out throughout Co. Down, in parts of Antrim and Londonderry, and in the counties of Fermanagh and Donagall.

235. Is it possible for you to get accurate figures as to the number of outworkers who are employed exclusively on embroidery work?—The only way is by those lists which are supposed to be returned to the authorities.

236. Would those lists specify that they were working only on embroidery?—They would give the nature of their work under the Outworkers Order, would they not?

237. They would not specify embroidery work. They would take all linen work together?—The only other way in which returns could be secured would be from the manufacturers.

238. (Miss Petreus.) Then you get so much duplication?—Yes. That duplication is exemplified in this way—there is a town of about 1,000 inhabitants with 16 agents in it.

239. (Chairman.) You mean to say that the 16 agents might at some time or other during the year all be employing the same outworkers?—Yes.

240. Have you any knowledge of the average amount of wages earned at this embroidery?—The maximum for this work would be 26s. I suppose, but you may say that the average is 6s. to 7s. or 8s. a week. I cannot give it to you nearer than that. If they are working a full week I should say they can earn 4s. to 7s. 4d.

241. What do they actually earn on an average for the 12 months?—I could not tell you that. I have given you the maximum from the agents' returns and the average, but they vary, as you see, most tremendously. I must point out that when I made these inquiries I could not make a compulsory demand.

242. Is this information worthy of an special attention?—I should say that it is very irregular in the figures. Some say 12s., others 10s. That may be fine work and it is I should say, from Newtownards district.

243. If you take the returns given in your report, it averages about 6s. 8d. a week?—Yes. I should say something like that.

244. Do you wish the Committee to understand that outworkers all over Ireland, when they are fully employed, earn at the rate of 6s. 8d. a week?—In the course and in the fine end in the handkerchief trade they will earn more. They will earn up to 12s. or 15s. for handkerchiefs. Taking the maximum of the whole trade it is 20s.

245. It does not carry me any further to say that some particular worker may earn 20s. in one week and another worker may earn 12s. The Committee do not get any information as to the average amount these people earn in a year and whether they are insurable people from that point of view?—To get at that you have to see the places. Every place is different and every sort of facility that is necessary I can undertake to say will be given. You have to see the people themselves. You cannot say from the figures I have collected in going through that what may be just for one place would be just for another, because the figures vary so much.

246. Would the employers be likely to be able to give us accurate figures?—Certainly, I do not see why they should not. You have to consider a variety of circumstances and then in order to get accurate returns, there must be some definite demand for them.

247. Now the drawn-thread work, is this given out from Belfast and Lurgan?—Yes, Belfast mostly.

248. Is the work confined to a very small area in the southern part of county Down?—Yes.

249. Is the work distributed by small agents who are also shopkeepers or the like?—Yes.

250. What is the amount that the workers can earn in a normal full week?—The manufacturers' return is 8s. to 12s. That is what they have given to me.

251. How many manufacturers are included in this statement?—I got that from a manufacturer who is one of the largest employers with regard to that particular work.

252. Would that be about the average amount paid by the other firms?—I should think it would run very much on the same lines.

253. But this is only obtained from one firm?—Yes.

254. Can you tell us for how many weeks they are employed fully in the year?—It is partial employment, I should think all the year round. I have seen them working. It is not a whole time employment at all.

255. When you say that the average is from 8s. to 12s. a week do you mean to say 8s. to 12s. although they only have partial work?—Yes, if they are working at it all the time. It all depends on the conditions of the worker, whether she makes it full-time or only part-time.

256. But I want to get at the custom in the trade. Have the workers an opportunity of working full time, or for how many months in the year can they have full work?—They work at this when they are not working on the terms in the cropping and in the harvesting.

257. For how many months would they work at this?—The drawn work is carried on all the year round, but it cannot be regular work, I should say. It is very difficult to answer.

258. You think that it is almost impossible to tell us the number of weeks in a year that these people have full work?—Yes.

259. Now weaving of hand-loom damasks, cambrics, muslins and fine shirtings. Is this work principally given out from Belfast, Lurgan and Portadown?—Yes, except hand woven shirtings.

260. The material is actually given out by the employer to be woven in this case, is it not?—Yes, the yarn is given out to be woven by a manufacturing house.

261. What are the wages earned for a normal full week?—12s. to 15s. is the figure for damasks, while for cambrics it is 14s. to 12s. for fine and 5s. to 8s. for coarse. The workers are in nearly all cases their own master, and power-loom materials, as my examples given, have largely supplanted hand-woven. The following is an instance of the competition between power and hand in the damask trade. Within the last 10 years a certain regular order to special designs for table-cloths and napkins was executed entirely on the hand loom. A power-loom manufacturer tendered and secured the order. Tenderers were again called for this year, and the original makers, not wishing to lose the custom, tendered for a power-loom article and again secured the work, but it is lost for ever to the hand loom.

262. From whom did you get the information?—From two of the largest employers, employing between them nearly 1,000 hands off and on. Some of them would work for the two firms, working sometimes for one and sometimes for the other, consequently the same names will appear on both lists. It is estimated by experts that the cambric weavers are made up as follows—30 per cent. small farmers, 40 per cent. labourers, and 40 per cent. women and girls. The importance of this outwork to the labouring class will be recognised by the sums of money spent under the Labourers' Cottages Act in the erection of sheds for the looms, which expenditure last year in seven rural districts had reached the sum of £1,800 approximately.

263. You next deal with fine shirtings?—That is a dying trade.

264. Can you give us any details?—The people who give out the yarn probably get the yarn from a manufacturer in Belfast, and they pay the weavers in their homes so much for weaving a web. It varies according to the requirements of the market. No price can be quoted. The weaver has to take according to the market price of cloth manufactured and the price of yarn. It is dying. There are only a few hands left, and there are only two men. I think, who are giving out yarn or "chains."

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[Continued.]

264. You next refer to small country factories, woollen mills and others. The workers employed in such mills are not outworkers, and therefore we need not go into further detail regarding them?—No, that is so.

265. Now, with regard to sickness among outworkers, you state that, with the exception of the "common enemy consumption," sickness is compensated by its absence; are you satisfied that you could prove this statement if called upon?—I can give you instances. There is the Clonsilla district that I mentioned just now. Then there is a typical district in Co. Antrim. The doctor there reports that there is very little sickness of any kind among these workers. Then I got a report from a doctor in Dungall. He said that they are all healthy.

266. We cannot go on general statements. Are there any statistics?—I hand in the following*—Population, area of outwork, 1901 census; deaths from specified diseases, 1901, same area; specialised diseases reported, 1910-1911, same area.

267. I am much obliged to you. Now with regard to compensation, the sanitation benefit would be very important, would it not?—There are none to speak of.

268. Will it not be a great boon to the Irish outworkers to have sanitation benefit?—Yes, certainly, it will be a boon.

269. And those benefits will be available in return for very small contributions in Ireland?—Yes, I take it it would be so.

270. For example, if a worker paid into the Post Office as a deposit contributor, the sanitation benefit would be provided for a total yearly contribution of 1s. 3d. plus a few pence for administration, so that almost the poorest paid outworker could receive these benefits if the outworkers came under the Act?—Which they would not get otherwise.

271. Yes. Do you consider that the home-worker occupations in Ireland are more healthy than those carried on in the towns and factories?—Yes. You have only to look at them. In the cottages, and very poor cottages too, you see them working with three, four, five, or six in the house, and they all look healthy. If you walk down a slum in a town you see the difference in the appearance of the people at once.

272. If the amount of sickness is really so small, it would mean that sickness benefit could be paid out of the insurance fund to which only very small contributions were paid, would it not?—Yes.

273. Under those circumstances, do you not consider that all the outworkers of whom you have spoken should be included within the benefits of the Act?—From the health point of view, yes, but, as I said from the very first, I am looking at it naturally from another point of view.

274. When you drew up your confidential report, your calculations were all based on the assumption that the full English contribution of 6s. would have to be paid per week for each outworker?—Yes.

275. Would the problem be materially altered if it were a question of paying only a fraction of the Irish contribution of 4d., the fraction to be determined by the amount of work actually done?—The result that I have principally before me at once runs up, and I say that so far as the benefits may accrue in the case of sickness, that is all right, but I am afraid that the tendency will be that the outworkers will gradually—in fact, rapidly—disappear.

276. Supposing that you are wrong in that prediction?—Well, if I am wrong, I shall be ready to admit it at once.

277. But supposing you are wrong in that deduction, would you then think that they should be included?—If it is not going to act detrimentally to the outworkers, but is going to benefit them, then, naturally, well and good.

278. I do not want any qualifications. I asked you a plain question. Supposing that it is not detrimental to the outworkers, do you think that the outworkers should be included and receive the same benefits as the

inworkers?—The outworkers should get the benefits, certainly, if it is not going to be detrimental.

279. Much of the latter part of your report deals with medical benefit. I need not go into any details with regard to this, as medical benefit is excluded from the application of the Act to Ireland?—Yes.

280. (Mrs. Dicks.) In regard to the confidential report that you wrote for the Chancellor, was that taken in any way so affecting the position of outworkers in regard to exclusion from the Act? Did your report bear on that, or was it in consequence of it in any way that the outworkers were excluded?—I was to investigate the subject generally and expressed my opinions.

281. It was not as a result of that, mainly or to say great extent, that outworkers were excluded?—From my experience of the work in the districts for a long time past, I was under the impression that anything that would cause the cost of production to become higher would not be detrimental.

282. But what I wanted to know was this: you wrote your report previous to the decision with regard to the final passing of the Bill. Was the exclusion of outworkers caused in any way as a result of your report?—I could not say.

283. You are not aware of that?—I could not say whether it was or not, but you see there was a clause put in as regards Ireland. I do not think that it was necessarily in connection with my report, because I think that people in different parts had been communicating with the authorities to have the matter specially dealt with.

284. You stated in your evidence that outwork is dying out?—Yes.

285. I would like to know something more about the cause of that?—I must show you specimens to illustrate my statements, if you will allow me.

286. Just tell me briefly why you consider the extra contribution, if outworkers were included, would hasten the end of outwork?—Take the case of handkerchiefs. There was a time when the handkerchief trade was entirely a hand-made trade, and to-day what was done by hand is more and more being done by machine.

287. You consider, in fact, that the competition is greater between hand work and machine work than it is between home work and foreign work, is that, that it is the machine work that is affecting the outwork rather than foreign competition?—It is the machine in the foreign country that has necessitated the introduction of the machine into Ireland, and against foreign competition in the hand work is killing the Irish hand work—take Japan, for instance.

288. But it is rather the machine work than foreign hand work that is killing it?—Yes, it is more the machine work than the hand work.

289. And the machine at home as well as abroad?—Yes.

290. You know the agricultural conditions of Ireland very well?—Yes.

291. Have you considered at all the effect on the agricultural condition of Ireland of the extension or reduction of outwork? Do you consider that the outwork is beneficial or the reverse? Does it affect the agricultural problem?—I should say that outwork is beneficial because where you have outwork, it represents comparative comfort, and in some districts where you have no outwork the people are poor. If you take away that outwork from a person comparatively well-to-do to-day, it means poverty in the home.

292. When you are talking of well-to-do, you have in mind, I presume, the amount of capital they have for working the farm—the ready money. Does the outwork increase the amount they have in their hand to develop the farm?—It would increase the buying capacity.

293. Therefore, if there was a reduction of outwork, it would affect agricultural efficiency?—Agricultural conditions vary so greatly in Ireland. In one part you have a very very poor district where outwork is a necessity in order to give them comfort. In another district they would not look at outwork.

* See Appendixes A, F, I, VI.

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[Continued.]

294. I have in mind Donegal, and places like that, when I ask the question?—If you do away with outwork, you put back prosperity.

295. In that district particularly, there is very little ready money—almost none?—Yes, it is very small.

296. Do you consider that ready money coming in from outwork is important and an advantage in farming?—I do consider it very important.

297. I gathered that you thought the margin of profit was so small that it could not afford to be further reduced. Is that so?—In many cases that is so.

298. You dealt first with shirt-making and that class of trade?—I will give you an instance. The South American market is only just held, and anything in the way of increasing the cost of production would mean the losing of it.

299. You think that the margin of profit in these trades is very small at present?—I do.

300. Have you any knowledge of the fact, or is it only your own opinion?—I have no direct knowledge. I can only give it to you as stated by the people in the trade, who say that the prices are cut so fine now that they find it impossible to cut more.

301. I understood you to say that, generally speaking, the agents were really the employers?—Yes, they are the employers.

302. If that is so, what do you consider will be the effect of inclusion as regards the work? In that case the agents would be paying the contributions?—Yes.

303. What effect would that have on the work, do you think?—It would shut down the agents.

304. Is it not the case that the agents have about 10 per cent?—Yes.

305. Do you think they could not afford to pay the contribution out of the 10 per cent?—They have to pay earnings.

306. One way?—One way. They have to pay travelling expenses.

307. What travelling expenses?—Going about the country.

308. You think that the 10 per cent. would not allow anything further?—I do not think so. I worked out a case at a fixed rate per week, where the contribution from the agent would come to more than he was receiving.

309. If you took the contribution on the basis of work done, would it still do you think affect the profit? Would not the 10 per cent. allow them to pay?—I spoke to a great many of them. They all said that they would sooner give up the work altogether than be working at a lower rate, as they would be.

310. That is the agent?—Yes.

311. You spoke of some cases where former agents had started a factory themselves?—Not a factory.

312. I am wrong—an industry themselves?—Yes.

313. And were giving out work themselves directly as employers?—Yes.

314. And also some places where there were small firms who gave out work direct?—Yes.

315. If in the majority of cases the agents, being the employers, would contribute, is it the case that you would have this condition of affairs—that the contributions would fall either on the agent or on the small employer, and that the large employer would escape altogether?—He is not a large employer, he only employs one or two; he only recognises the agent as an employer.

316. You have the employer who sends to the agent?—The agent is the employer's employer.

317. The employer would escape altogether?—The workers are the agent's employees.

318. Supposing that outworkers were to be excluded from the Act, do you anticipate there would be any improvement in the amount of work or revival of any industry that is at a particularly low ebb now?—I do not think so. I think that outwork will not reanimate.

319. Your position is that outwork is dying out?—Yes.

320. And that inclusion under the Act may hasten its end, and exclusion will not improve matters?—I put it in this way: if you put any cost on to the outwork at the present moment, it means that the

manufacturer will say, "I am going to take this into my factory and do it there."

321. A good deal of Government money has in one way or another been spent in encouraging these industries. If we hastened the end of the industries, we should practically be wasting that money?—It would be undoing practically what has already been done by Government and county councils for 10 or 12 years. The Department I serve, among other work, look after the organisation of rural industries by means of technical instruction. A number of hands all over the country in crochets, embroidery, knitting, and lace-making have been technically trained, and if they become unemployed, then all the work of 12 years goes for naught.

322. Is there any difference in the class of persons who does inwork in the factory and the person who does outwork? Are the people who do inwork villagers and so on, and the people who do outwork for the same factory more of the farming class?—They are scattered about. You will find cases in Glenties where they are working in their homes, but the majority will be spread out in the district.

323. Supposing the result of the inclusion in the Act was that the work would be brought into a factory, not that one that you mentioned specially, would the people doing outwork come in or would the work be taken entirely from that class and given to a different class or to another section of the people?—Not entirely and not at once; it would be gradual. The work would go from the country areas.

324. The present outworkers would be left without work?—And a smaller number would be employed in the factory. You must bear in mind that the production of the people in the home would occupy a longer time than the production of the people in the factory, and the consequence is that the number of people in the factory would be smaller than what were being employed in the home.

325. They would be drawn from a smaller area?—Yes.

326. You referred to the district of Donegal, where the work is sent out direct from England. The contribution would be paid by the employer in England. There is no intermediate person there?—No.

327. You referred to the shirt-making trade and to one member of the family taking out the work and being registered in a book and being helped by various members of the family. Would it be possible to estimate how much work was done by individual members?—A specified area would have to be taken, particulars for each house being drawn up. Would you wish that?

328. I do not think it is necessary?—It is very hard to give you an answer.

329. It very often happens that the member who assists and is not on the books may be a disabled member of the family, a girl who has met with an accident, for instance, and who would be in greater need of insurance, but she would not get it?—She would not get it; she would be an outworker, she could not work in the factory. If she was not included in the Act, she would not get it. There is one class that becomes outworkers in certain trades, and that is, married women. Take shirt-making; they come into the homes as girls; they then may marry a farmer and go out to live in a country district. They then get work and do it at home. They are not factory hands any longer.

330. The majority of outworkers in Ireland are not workers who have worked in a factory. There may be cases such as you mention, but would not the majority of persons be persons who had never worked in a factory?—The majority of them have been in rural occupations from childhood.

331. In the collar industry, the outworker would not be a country outworker, but would be mainly in Derry?—In Derry. There are also such outworkers in Enishowen.

332. They would be likely to work more constantly than the entirely rural outworker, would they not?—I should say so.

333. You said that there was a good deal of plain work, and you gave the figures for the amount earned

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[Continued.]

In the plain work there would not be so much hand work, but mainly machine sewing?—Yes.

334. You discussed the question of how much the other members of the family earned. In these cases, where the men work on farms and girls take a turn and so on, is it not rather impossible to estimate exactly in wages any of their earnings? I take it that it would be almost impossible to say what a family earned?—I wish I was able to enlighten the Committee on the subject, but it is one of the most complicated things. It would require regular organisation.

335. The work is so in and out, as they say in the north of Ireland, that it would be impossible to estimate in wages what the earnings were. Is that so?—Yes.

336. Do you consider that in the knitting industry there is more constant employment than in some of the other outwork industries, inasmuch as the people work in the folds when at other work and get through more work?—No. I would put it on the same footing as embroidery and shirt-making.

337. In the home-spin trade you said that they were all independent contractors. I think that that is not quite so?—Not all.

338. Take Glebe, for instance?—There are certain instances where a man will have a number of people working for him.

339. To whom he gives wool?—He will give them the wool and they will card it and spin it and weave it.

340. Do you not think that we ought to give some consideration to that trade?—At present there are only a few of them. The man to whom I refer is responsible for keeping the weaver up to date in his patterns and methods. He can quite easily go into the market and buy the wools of cloth, but he is endeavouring to educate the weaver to produce a higher grade of cloth which the weaver by himself would not do. If you interfered with him he would just go back to the market again.

341. You think that inclusion would do away with the direct giving out of work in the home-spin industry?—I do.

342. There are tweeds woven by home-workers in the Ballymacan district with yarn given out by factories. The work is given out direct by factories. Abinghill tweeds, for instance?—I had something to do with that when it was started. The looms were converted from linen looms.

343. Would the inclusion of outworkers have any effect on that industry?—Yes, that was taken up in order to help the people. The "entrepreneur" is interested in another business, and does in reality a side thing altogether.

344. In the drawn thread industry would not the work be more regular than in industries in counties like Donegal? I take it that the worker is of quite a different class, and is not as poor, and therefore is not so much occupied on the small farming work and that kind of thing?—They are on good farms in county Down, and all round Rathfriland.

345. There is a considerable amount of outer industry?—Yes, that is given out by agents in the Rathfriland area.

346. Would work be more regular and constant in that district?—In a sense, I should say it would, for this reason. In the linen trade all the year round there is a certain amount of drawn work necessary to be executed, and that is principally done in the Rathfriland district, but some manufacturers are now, owing to competition, sending their material to Japan to be executed as I mentioned. I will display some specimens of work that are being done in Japan on Irish linen.

347. Is there much work being done amongst the large farming class in county Down or is it mainly done more by the smaller class who are more entirely dependent on their earnings from outwork?—The farmers' daughters, taking them all round, except the daughters of the very large farmers, work on these things.

348. But it is not a matter of such importance to them?—No. There are cases where you find people make it the principal means of their livelihood.

349. Are there any large numbers of people in county Down who are really dependent on their earnings from outwork or mainly dependent on their earnings from outwork?—No. I should put county Donegal as much more dependent.

350. Take the small towns and people who have little houses or labourers' cottages and that sort of thing, it is a large and more definite trade with them?—It is concentrated in one area.

351. And more scattered in the other?—And more scattered in the other. The drawn thread work is very concentrated. It is a very small area, as you see, whereas the other areas are fairly big. I would not say that these drawn thread workers are constantly employed from early morning to early evening. They work, I should say, as the spirit moves them entirely.

352. Have you any information to show that there is a large amount of consumption or otherwise amongst outworkers?—No. The unions are not many in number, and it will not be very difficult to get a general report from the medical officer of each union where this work is carried on.

353. (Miss Paterson.) What information on a medical officer of the union gives, what sort of statistics? How does he know sickness rates, for instance?—He has to say how many cases of this and that there have been during the year. He has to make a report, and he would be able from that report to form a conclusion, would he not?

354. Would he have statistics as to whether the people took in outwork or not?—You want a general view of the district. If one is embodied, all would be embodied. He would be able to say, "So many cases of typhus, so many cases of consumption, so many cases of any specified disease have been dealt with in 13 months in any district." Would not that be sufficient?

355. (Mrs. Dicks.) If outworkers are included under the Act, do you consider that contributions based on the amount of work done will be fair and meet the difficulties?—You mean to say if it was proportional.

356. Yes?—Yes. If you are going to bring them in, that is the line on which it would have to be done, because a weekly system would be out of the question altogether. What was originally proposed was a weekly payment. Now it is proposed that it should be done on a scale.

357. Taking certain sorts of work?—That is the only way in which it can be done that I can see.

358. Do you think that that would form a fair basis?—Yes.

359. (Miss Paterson.) You have spoken about the competition between the home worker and the factory worker. That competition has been going on for some time?—Yes.

360. Is it your opinion that the home worker is gradually losing in the competition?—Yes.

361. That there are forces at work which we cannot stop?—Yes, forces which we cannot stop.

362. If the factory worker and home worker are equally innumerable, and the contributions have to be paid, say, at the same rate for each of these, that does not alter the position at all?—No, it does not alter the fact that the machine is overworking the hand, but it will hasten the end of the hand work, in my opinion.

363. Why should it hasten it?—Would it not leave things just as they are, if the employer has to pay a contribution for the home worker and a contribution for the factory worker? Is he not at just the same position as now, when he has to pay no contribution for the home worker and no contribution for the factory worker? I am leaving foreign competition out now?—The manufacturer only recognises himself as the employer of the agent, as I have stated, and the agent must be recognised as the employer of the worker in the country districts, because the agent knows the worker and the manufacturer does not. If you put this tax on the agent, in other words the employer of the worker, I think it will have the effect of shutting down the outwork. There are many cases where the agent is such in order to get people into his place of business. 10 per cent, if he was doing a big trade, might satisfy him, but a great number of these agents

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[Continued]

are small people, and they have told me themselves that the reason why they have become agents is in order to draw the custom into their business.

364. Considering the manufacturer, who gives out the work directly to his own employees, who are a good many, and considering the agents, of whom there are a good many and who have no shops, whether we treat the agent as the employer or not, it would be a tax on the manufacturer so far as it is a tax?—Yes.

365. The agents would have to arrange it with the manufacturer. Supposing that both are coming out of the manufacturer's pocket, does it not leave things just as they are? There is going to be an additional working expense for the home worker and an additional working expense for the worker, so that it leaves the struggle just where it is?—They would sooner have the struggle continued than have it scattered all over the place, I am sure. They will have supervision in the factory; they will not have supervision in the home. They get quicker return from the factory than they get from the home, and my opinion is that they will say, "We cannot manage all this, and we shall" turn into the factory what we are at present doing "in the home. We are doing it now by degrees, but" we will do it quicker.

366. If the contributions are paid on the output?—If you based it on the output, probably it would work for a time, but it will only hasten on the decline of the home industry.

367. You are very much interested in the home workers?—I have been interested for years, as I dare say you know. I have no monetary interest in it.

368. Would it be unfair to you to say that what you really would like is a little preferential treatment for the home worker?—Yes. I would ask them to recognise the outworkers as being outside the Act until they become factory hands.

369. You would recognise it as preferential treatment, if we did it?—I certainly would.

370. Now there are a certain number of these home workers who are married women?—Yes.

371. A large number of them, I think?—Yes.

372. Take county Down, which is the one I know best. Would the husbands be mostly unemployable?—Most of those round about there would be small farmers and agricultural labourers. There are cases in the towns. The women in Ballynahinch work. They have a small shop, and they work in their spare time. There is every class of the rural industrial population engaged in this work. There is the farmer's family, the labourer's family, and the small village shopkeeper's family.

373. There would be a fairly large number of them, who would be mainly dependent on someone else?—Yes.

374. And who could, under the Act, get exemption for themselves. They would not be whole-timers?—You mean the head of the family as a married woman could get exemption.

375. Where she was working intermittently, I mean?—The married woman doing outwork would be exempt, so the Act stands at present, would she not?

376. There is an order made to bring her in, but I am speaking of the section of the Act that would allow her to be exempt herself from making any contribution, while her employer would not be exempt?—Do you ask if I think the ought to be exempt?

377. No. If she is dependent upon or mainly dependent upon her husband, she would be able to get a certificate of exemption if she wanted it?—If her husband was a small farmer and was making enough to keep the house going, the work that she was doing,

embroidery or whatever it may be, would be looked upon as a part-time employment.

378. But her employer would have to pay for her?—You mean that the agent would have to pay?

379. Whoever was the employer would have to pay?—The employer, I should say, would strike her off his list.

380. Is county Down there is a good deal of very fine embroidery done?—Yes.

381. Fine hand work would not go into the factories, would it?—No, but I can show you some fine hand work and fine machine work, and they are so identical that it is almost impossible to tell one from the other.

382. But there is still a bigger price for hand work?—Yes, but the machine is more and more working up to the hand work. Machines are being put down in the north of Ireland similar to the Swiss machines, but the larger number of machines made in factories, work on small machines. Those machines will turn out dozens and dozens in the week of fine-grade handkerchiefs as against very few by hand. Then there is this extra advantage that the material coming off the machine is spotlessly clean, but that coming from the home is naturally slightly soiled and has to be laundered. But I must give credit to the workers for that they are becoming more and more cleanly every day in their manipulation of the material, which shows the interest that they take in their work in every way. They are proud of it, and they want to do it so that it goes back almost as clean as it comes to them. But the machine work is always cleaner.

383. There are a number of these outworkers, single women and so on, who are dependent on their earnings, and their earnings, you have told us, are not large. When these women get ill, what happens now?—They have the medical benefits from the dispensary.

384. And that would be the same still?—Do you mean to say when they have to go to the hospital?

385. Do many of the outworkers get paid relief?—One of the reasons that keeps them at outwork is that you will find old women and old age pensioners working at it, in other words outwork stays off necessity for out-relief.

386. Do younger women do outwork now and get out-relief as well?—I have not investigated that point.

387. I thought you might know?—No, that will have to be investigated very thoroughly.

388. You said about six months' work in the year, and not very great earnings at that?—Yes.

389. How do they live the other six months?—They are working sporadically all the year round.

390. I understand that, but how would they live when they had no earnings from outwork?—They have the meagreings from the small farm, or whatever it may be, or the income from their labour as labourers, but as regards out-relief, I never went into that matter at all. If you think it would be advisable, I could get you some instances of outworkers who are at the same time receiving outdoor relief.

391. I dare say that it may be advisable. With regard to the fine hand work and fine embroidery which is fitly to survive, these are paid at fairly good rates?—Yes.

392. There is a good deal of unwork, and that will stand a little?—It will stand longer than the coarse work.

393. The coarse work is being crushed out now by tendencies which are quite apart from the Insurance Act?—Yes.

394. You would like to exclude the outworker as to give her a better chance in the fight, but you recognise that it would be giving her preferential treatment?—Yes, I recognise that.

The witness withdrew

Adjourned to 7th August, at Belfast.

City Hall, Belfast.

SECOND DAY.

Wednesday, 7th August 1912.

PRESENT:

SIR ERNEST HATCH, BART. (Chairman).

MR HUGH BARRIS, M.P.
MR DICKIN.

MISS M. M. PATTERSON.

MR E. A. E. WENNER (Sewdurg).

The Reverend J. D. MARTIN, Mr. HENRY MC INERNEY, Mr. JAMES ENGLISH, Mr. A. HOLLAND,
Mr. ALEXANDER HAMILTON, W. CALLAGHAN, and Mr. JAMES WOOD (representing the
Hand-loom Weavers' Association), conjoined.

395 (Chairman to Mr. James Wood) Do you intend to-day to give evidence on behalf of the Hand-loom Weavers' Association?—Yes.

396. What area is covered by that association?—It is practically all centred in the district of Waringstown, with about a distance of three to five miles round there, in the county of Down. It is near to the town of Lurgan. This cottage industry of hand-loom weaving is a very ancient industry in Ireland. It was brought over by a number of French Huguenots and established by the Waring family as far back as the 17th century.

397. How many members have you in the association?—There are in the association roughly about 700 to 800 members.

398. Does it represent the majority of the hand-loom weavers in the country?—It does. There are damask weavers and there are cambric weavers. The cambric weavers are distributed.

399. Which of the two do you represent?—Both, but the cambric weavers are distributed over small parts of the county of Down. There are, for instance, some at Lisburn, a distance of ten miles from the district of Waringstown, and there are some very few but still a few in the neighbourhood of Ballymish. The vast majority are the damask weavers and they are round about Waringstown.

400. What proportion of them are damask weavers?—More than three-fourths.

401. You represent altogether about 800?—We represent in the association anything from 700 to 800.

402. How many workers would there be all over the country not represented by your society?—Members of the family work.

403. But I mean that are not represented by your society?—There would be a few who are not members of the association, but except those I do not think there would be a hundred.

404. How many hand-loom weavers are there, both damask and otherwise, who would not be members of your society?—With regard to the cambric weavers, there are not so many members. They cannot afford to be members of the association, but they are in sympathy with it. The secretary of the Hand-loom Weavers' Association could give you the very minutest details in reference to the trade because he has been all over the district.

405. How many hand-loom weavers are there in Ireland?—Three thousand. That includes members of the families, the children as well as the wives.

406. Do you know how many hand-loom weavers there are in the east of Ireland?—I could not positively tell.

407. So when you tell us that you represent 800 weavers, they may only be a very small proportion of the whole number in Ireland?—That is the heads of the families, but the children and the wives work. If I said that we represented practically three-fourths of

the hand-loom weavers, that is right. We are not counting the children and the wives in the 700 or 800.

408. How many heads of families are there engaged in the hand-loom weaving?—There would be about 700 to 800 heads of families in the association, and outside of that roughly about 300.

409. Are the Committee to understand that there are only about 1,100 heads of families who are hand-loom weavers?—Yes, I believe so.

410. Do you consider that hand-loom weavers working in their own homes should be included in the benefits of the Insurance Act?—Yes, decidedly.

411. Are a number of hand-loom weavers in your district employed in the factories?—When the trade of hand-loom weaving is scarce in the homes, then they take employment at the power looms in the factories at Damask. They have to do it.

412. Those would, of course, be insured?—Certainly. Might I explain that quite a number of the employers have factories for hand-loom weaving, and the hand-loom weavers, instead of working in their own homes, work in these hand-loom factories but not at the power looms. You see the distinction. Some of the employers have hand-loom factories, and a number of our men work in these factories at the looms which are the property of the employer, and they do the work there instead of doing it in their cottages.

413. What is the point of that?—What I want to show is that there are employees of hand-loom weavers who have factories of their own, and that these men work at those factories and not in their own homes.

414. Do you wish to point out to us that it would be an anomaly for a certain section of your members who work made factories to be insured, and a certain number who work outside in their homes not to be insured?—Yes.

415. Do you feel that very strongly?—I do.

416. Have you taken the opinion on this matter of the members of your society who work in their homes?—Yes.

417. In what way?—We have had several meetings. 418. How many attended the meetings?—It would be impossible to say how many, but we had meetings in each district, and there would be a hundred at each of the meetings. We had four meetings.

419. Have you heard any of your members who are outworkers dissent from being included in the benefits of the Act?—Not a solitary one.

420. Do many of the weavers in the cottages own their own looms?—Some do, more than half of them would do that.

421. What do the others do?—They are supplied by the employer, and a weekly rent is charged for the use of them.

422. Are particulars of the work given by means of a ticket, which accompanies the yarn when given out?—Yes.

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423. The yarn is the property of the manufacturer, and is given out to the worker, is it not?—Yes.

424. Do the women work most of their time at the weaving?—Yes, except at the time of the putting in of a crop, or the taking of it out, when they render assistance to the farmers.

425. How many months in the year would you consider that they do continuous work in weaving?—The trade has been so good since we got the Trade Marks Act of 1909 that there has been practically no unemployment in the trade since. They work eight or ten months in the year.

426. When they are at work, do they put in something like ordinary factory hours?—Yes, fully.

427. Would you say that the work is by no means a subsidiary employment?—Certainly not. It is the main employment.

428. You think that for that reason that these home-workers should be insured?—Certainly.

429. What is the average amount that a normal worker can earn in a full week?—14s. to 15s a week now, for a danmak weaver.

430. Can you tell me how much per day the lowest wage would amount to?—The danmak weavers would make about 1s. 8d. a day, and the danmak weavers about 2s. 4d. a day.

431. Are any of your workers who are engaged in this industry receiving less than 1s. 4d. per day?—I do not think so at present, not since 1909.

432. Do you realise that if that is the case, the outworkers would have to contribute a certain amount towards the benefits which they would get under the Act?—Certainly.

433. And do you think that, notwithstanding that they would have to contribute their proportion of the amount, they would do so willingly?—Certainly.

434. Was that made clear at the meetings which were held?—Yes, and the rate of contribution was put before them and they are quite familiar with it.

435. You are quite positive that, when that was put before them, there was no objection?—None whatever. Might I say that, so far as some of these men are concerned, already deductions have been made from the wages paid to them since the Act came into operation on the 15th July, by some of the employers.

436. Are you speaking of those who are working in their homes?—Yes.

437. (Miss Petersen.) These men, as I understand, are dependent for their living on this work which they do in their homes?—Yes.

438. In that case they would simply be insurable under the Act?—Yes, that is so.

439. They do not come within the exclusion in section 81?—That is what we say; and the employer has in some cases actually recognised that fact and has already deducted from our wages our contributions.

440. (Mr. Hugh Barry.) What point do you wish to make about that?—That the employers are not agreed even amongst themselves that these men are not within the Act.

441. (Miss Petersen.) "Employment in Ireland as an outworker where the wages or other remuneration derived from the employment are not the principal means of livelihood of the person employed, shall be deemed to be included amongst the accepted employments specified in Part II." There is no question that these heads of families you speak of who may work in a factory and work in their homes at handloom weaving are mainly dependent on their employment, is there?—Absolutely none.

442. They do not do it in odd time?—Not at all. It is constant employment; it is their trade. It is an old industry and has been kept alive and assisted by the Act of 1909 which protects their work. Cottages have been built for them by the rural district councils, under the permission of the Local Government Board, and they have workshops attached to the cottages. It is the fact that it is their means of paying the rent and living and keeping their families.

443. Now, one or two questions about the wives of these men who do some handloom weaving as well. Do they always do it at home?—Yes.

444. Have they looms of their own?—Yes, some have two, some have three, and some have four. Four-loom looms have been built for them purposely, so that members of the family, the wife and children, can give assistance.

445. Is the work that the women do the same class of work that the men do?—They work with a smaller loom, as a rule. The tablecloths the men do on the large looms; and the napkins and cambric handkerchiefs are done on the smaller looms by the women.

446. Is the material given out to the women?—It is given out to the head of the house. The man is recognised as the head of the house.

447. And the work is only given to him?—The work is only given to him.

448. Would the wage of 15s. that you mentioned represent the earnings of the family?—No. That would represent the head of the family only. The wife might be able, between housework, to do 4s. or 5s. worth of work a week.

449. Is it paid to the man?—Yes, it is put to his account. He takes all the goods in to the manufacturer.

450. (Chairman.) Do you suggest that the married women who assist their husbands at this work should be insured?—Certainly. We want to see if we can get every child over the age of 16, and every woman who is working and assisting in the upkeep of the house, insured under the Act.

451. What amount of wage do you consider would be sufficiently large enough to justify their coming into the insurance?—That is a question which I could not answer. I have not considered that. They have the children to look after and the house to look after.

452. I suppose you would suggest that the amount of wages should be sufficiently large to enable the insured person to receive fairly good benefits?—Certainly.

453. And if the wages fell below that sum, you would exclude them?—Certainly, we would be perfectly satisfied. It could be easily done.

454. You could not suggest what that amount of money should be?—I could not answer that.

455. (Mr. Hugh Barry.) Was this question discussed at all at these meetings?—Yes.

456. We must confine ourselves to the one point, not the question about insuring the head of the house, but the question whether the wife who earned a varying sum, say, 2s. 6d. to 5s., or the daughter and occasionally the son, should be insured?—I have discussed that myself with them and their view is that they ought to be insured.

457. Did you inform them that if the wage was so small the benefits would be correspondingly reduced?—Yes, correspondingly less.

458. And they still wish to come in?—Yes, certainly.

459. (Miss Petersen.) Is the weaving of danmak table napkins done also in factories?—Yes, the same class of work is done by two employers in their own factories.

460. Is it done on hand looms?—Yes, they started after the Trade Marks Act of 1909.

461. It is done by persons who are insured under the Act?—Yes.

462. Is the tendency at present for this work to go into the factories?—No. Since the Trade Marks Act of 1909, the work has increased in the cottages, and cottages have been built expressly for the purpose, and are being built under the district councils in the neighbourhood.

463. Apart from the wives of these handloom weavers and families, are there women working in the district round Warrington who are dependent for their living on this work—spinners or weavers?—Certainly.

464. In your view should these come within the Act?—Yes.

465. They would be dependent?—Yes.

466. What would a woman without husband or family working pretty steadily (doing some housework in between, I suppose) be able to earn?—I have been told by a widow woman, who works herself and is

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assisted by some of her grandchildren winding the bobbins for her, that sometimes she can make 3s. or 3ls. a week, working from 8 in the morning till 7 at night.

467. That is what she would depend on?—Yes.

468. (Mr. Dickie.) Would she be an average worker?—She would be an average worker. Her work was considered to be good work.

469. (Miss Peterson.) Was that on one loom?—Yes.

470. Can one woman work two looms?—No.

471. Just one loom?—That is all.

472. Are you familiar at all with regard to the order made relating to married women outworkers out of Ireland—in England, Scotland, and Wales?—No, I have not seen that. (A copy of the order was handed to the witness.)

473. You know, no doubt, that under a section of the Act, any worker who is included within the Act who can show that she is not mainly dependent for her living on her earnings may herself be exempt from contribution?—Yes.

474. That would not excuse her employer from making his contribution?—No.

475. Is it your view that the exclusion of these women would operate hardly against the other women who would be included?—The workers in the factory?

476. Yes, in the women in their homes who are dependent on it who are within the Act now?—There has been a great deal of sickness among these women. They have been housed in wretched hovels, and are so housed still notwithstanding all the houses we have. The report of the Local Government Board Inspector with reference to the houses in the district is that they are a scandal and a disgrace to civilisation, and, therefore, it is essential that these women, instead of depending on the poor law to keep them (they all object to go into the workhouse), should have something to fall back on, and the small contribution would be nothing in comparison with the benefit they would receive in sickness.

477. There are a certain number of women in Warrington who have no other source of livelihood except this employment?—Yes.

478. These women would come within the Act, as I read it?—Yes.

479. Automatically they would. There is another set of women living with their husbands or fathers, and who are partially dependent?—Yes.

480. Would it be your view that if the woman who was dependent on her work had to be paid for and a woman partly dependent on her husband was not paid for, that would operate unfairly on the woman dependent on her work?—Would there be a tendency to take the work from the regular employee who had to be insured and give it to the other?—I am afraid so. It would save the contribution, and that is what a business man looks to.

481. (Mr. Dickie.) The women who are dependent on their husbands or fathers are not employed as fully as they might be or wish to be, are they?—Yes, they are.

482. How could they have more work than?—There are certain manufacturers who give out a card upon which the pattern is wrought. Whenever there was a want of employment they would get a preference.

483. You are thinking of scarcity of work?—Yes.

484. In ordinary times it would not matter?—No, but we have had years as well as fat years in hand-loom weaving.

485. (Miss Peterson.) Is the work given out directly from the manufacturer's office?—Yes.

486. There is no middleman in the work?—No.

487. When you speak of hand-loom weaving and the numbers in Ireland, you are speaking of damask and combs, and not of the broad industry?—No; that is confined to the Northwards district. I only speak for the damask and combs.

488. Some go into the power-loom factories and some do hand-loom work or power-loom work?—Yes.

489. (Mrs. Dickie.) Do the same men work in the hand-loom factory sometimes, and sometimes at home? Are they the same individuals?—The majority of the

men who work on the hand-loom in the factories continue working there and do not work at home at all.

490. Does that apply to women also?—Yes.

491. There are women who work regularly in hand-loom factories, and there are those who work in power-loom factories regularly, and there are those who work in hand-loom and power-loom factories?—Yes.

492. Do those who work at home ever come into the factories and work on power-loom?—Rarely, because they have their families to look after.

493. (Mr. Hugh Barrie.) You said that 10 months in the year was the average employment?—Yes.

494. Has that always been so?—No, it was not so before 1909. The manufacturers were selling their power-loom stuff and passing it off as hand-loom, and hand-loom is the more expensive.

495. Is it supposed to sell better?—Yes. There is no comparison in the qualities of the two. A large catering firm in London keep men in their own employ to manufacture these tablecloths.

496. Is the number of hand-loom weavers increasing now?—The work has increased since 1909.

497. The work, but not the number of workers?—I do not think the number of workers has increased or diminished.

498. There are young men still catering on the work?—Yes.

499. Therefore it must be fairly remunerative?—You would think it a very poor living. It is wonderful how they keep at it.

500. 14s. or 15s. a week and a labourer's cottage?—Yes.

501. Is not that a great deal better than some other occupations?—It is better, but you have to remember their necessities.

502. Do you think that the number will increase?—Yes; I think that the provision made by the district councils of these splendid cottages will help. They have been assisted by Colonel Waring in every way.

503. That is what I was thinking of when I was asking whether the number is increasing. Now I seem to have heard that there are small farmers who are occasionally hand-loom weavers as well?—So there are.

504. You have not mentioned it?—There are very few. There are men with two or three acres of land who have been brought up to the trade. They have a little piece of ground. It was largely through Colonel Waring's generosity that a number of them who were excellent workers were provided practically with a free gift of three or four acres.

505. Now you seemed to suggest that some employers were against treating the hand-loom weavers as coming under the Act, but is that so?—I have heard so.

506. But is it so?—The secretary of the association can tell us, perhaps. (The Secretary of the Association, Mr. Henry Mc Inerney.) Certainly they have not treated us in that way. We have no particular reason to believe that they are opposed to it.

507. (Mr. Hugh Barrie to Mr. Wood.) You seemed to suggest that in one of your replies, but have you any ground for doing it?—Yes.

508. What is it?—In one case of an employer, I have heard—

509. We cannot deal with hearsay here. Have you anything direct?—I cannot give you anything direct, but one employer has refused, I am told. I have told you that a number of employers have already declined the contribution.

510. Is not that proof to the contrary?—Not necessarily. Why is there opposition here?

511. Opposition on whose part?—I understand there is opposition on the part of the employers, and that a solution has been retained to oppose.

512. That again is hearsay.—(The Secretary of the Association.) With regard to combing manufacturers, one firm has asked men to come and say that they do not want to be insured.

513. On what grounds do you suggest that they have done that?—(The Secretary of the Association.) I am not going to suggest. That is for themselves.

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514. (Mr. Hugh Barrie to Mr. Wood.) You say that already the contribution has been deducted?—Yes.

515. Is there any case to the contrary, where an employer has said, "We are going to ignore the Act"?—The Secretary says that some of the domestic employers have asked some of the hand-loom weavers to come up and say that they do not want to be insured.

516. But are they recognising the Act?—At present there are certainly those particular ones who are not recognising the Act. One firm that I know has asked three men to come here and say that. (The Secretary J. B. Martin.) On the question as to whether the weavers wish to come under the Insurance Act, from my knowledge of them there is the very strongest desire. Some of them said that they would leave the employment and go into some industry where they could be insured, and their children, if they could not come under the Insurance Act otherwise.

517. (Miss Paterson to Mr. Wood.) What is the method of payment, is it weekly or is it when the work is taken in?—When the work is taken in.

518. That might be more than a week?—Usually three weeks.

519. So that it might be too early yet to know just what the attitude of the employers is towards the Insurance Act?—Yes.

520. (Chairman.) We have to inquire whether we should recommend that certain outworkers should be included in the Act or not. The outworkers whom you represent come into the Act *ipso facto*, that is to say, the heads of the families, but there are women, I understand, and children who work for the heads of families; when you advocate now should be included in the Act with the others?—Yes.

521. You cannot tell us, I understand, the amount of wages that they earn?—A son of full age, 21, could make as much as his father at it.

522. But have you any statistics to show us the number of women and children that you wish to be included in the Act and the amount of wages that they earn?—No, but the employer when he appears can give you the particulars of the earnings.

523. Have you any knowledge yourself?—A full grown son can earn as much as his father, 14s. or 15s.

524. You have come here this morning to advocate that certain outworkers should be included in the Act who are to-day excluded from all benefits. I want to know the number of these women and children and

the average weekly earnings?—Roughly, about 2,000 are employed—sons and wives.

525. How much do they earn?—The wives can earn from 4s. to 5s. a week. The full grown son can earn as much as his father, 14s. or 15s.

526. For 4s. or 5s. a week, how many hours a day do they work?—From six to seven, I would say—fully that.

527. You said just now that they were just as good workers as their parents?—The sons. The wives would earn what I have said. The sons would earn as much as their fathers when they are 21 or 22.

528. If the wives are efficient workers, how do you account for the small amount of money they earn working for such long hours?—The payment is very small.

529. Why is it that they earn so little money in comparison with the heads of families?—Because of the time difference. One is only working six or seven hours, and the others would be working on average of 10 to 11 hours. The housewife can only afford to work for six or seven hours, because she has to look after the home.

530. That does not account for the difference between 4s. and 5s. and 15s.?—(The Secretary of the Association.) A man is likely to work a great deal more than a woman.

531. (Mr. Hugh Barrie.) Supposing that we had a typical case of a woman who could work 10 or 11 hours a day, a skilled woman, what would she earn?—(The Secretary of the Association.) If she was constant she would earn about 10s. a week on numbers, and on napkins about 11s. a week. The men are working on 8 quarters and 10 quarters and the women on 6-quarters and the men can earn more in the same hours. (Mr. Wood.) There are some of the tickets (showing some tickets to the Chairman).

532. (Chairman.) I would like to get particulars from your society, if you can send them, as to the number of women and children over 16 who work for the heads of families and who are earning a reasonable wage per week?—I can give you that within the present week.

533. Are particulars of work given regularly by the employers to the workers?—Yes, and the same in the power loom factory. The particulars are given to the women there.

The witnesses withdrew.

Mr. MORRIS DOUGLAS continued.

534. (Chairman.) Do you appear to give evidence to-day regarding thread-drawing, folding, overseaming, and fancy sewing generally in the Lurgan and Portadown districts?—Yes.

535. Is this work done entirely by women and girls?—Yes, by women and girls.

536. How many linen manufacturers give out cash work?—About 40 in Lurgan and Portadown.

537. How many workers are employed in this industry?—I would say in Portadown and Lurgan over 8,000.

538. Is it your opinion that these workers should be included in the benefits of the Insurance Act?—I do not think so.

539. Can you tell us the amount earned weekly by these workers?—The average of the outside drawers would be about 5s. per week.

540. Can you tell us what is the lowest sum they earn per week, and the highest?—The lowest sum is about 1s. 10s., and the highest sum is about 4s.

541. What would be the weekly average sum they would earn?—The average weekly sum of the overseamers is about 2s. The average weekly sum of the thread-drawers is 1s.—outside workers.

542. You have said that there are about 7,000 or 8,000 women and girls working in this industry. How many of these would devote their whole time to the work?—I should think not more than 10 per cent. devote their whole time to the work.

543. What would those who give their whole time to the work earn per week?—Those who give their entire time to the work would earn anything from 10s. to 12s. a week.

544. Do you not think that those should be included in the Act?—Surely, but those people who are earning that money are working inside. Those who are giving their whole time to the work are inside workers. Outside workers would not earn that amount.

545. I have been talking about outside workers all the time?—No outside worker would earn more than 5s. a week.

546. How many outside workers are there in the industry?—Double the number of inside workers. We might have as many names on our books; there would be at least two or three in the family working.

547. How many outworkers?—10,000 outside workers altogether. I was referring just now to inside workers.

548. When you refer to 7,000 or 8,000 workers, do you mean 7,000 or 8,000, or 10,000?—These would be 10,000 outside workers.

549. How many of these 10,000 outside workers devote their whole time to the work?—About 10 per cent.

550. What do they earn?—Anything from 10s. to 12s. a week.

551. Then I ask the question that I asked just now. Do you think that those should be included in the Act?—Well, I should say that they ought to be

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[Continued]

552. When you say that 10 per cent. of those people earn full wages, how do you arrive at that amount?—I take the workers that I know who are dependent on their earnings for their support.

553. Have you any properly compiled statistics to show us?—I have figures for my own firm (producing the same). Out of the total of 116 workers (drawers) in one firm, 13 devote their whole time to it.

554. These are outworkers?—Yes, outworkers.

555. What do they earn?—On an average 10s. a week.

556. Can you give us any figures of a lower range of workers who work, say, three-fourths of their time, and an out?—Yes. The other workers that I refer to are women and children, and wives of husbands earning good wages. The rest of the workers would not earn more than 3s. or 4s. They run from 1s. 6d. to 5s. 4d. per week.

557. Is most of the work given out through agents?—The increasing and thread-drawing is all given out from the firms. No agents are employed. Embroidery is practically all given out through agents.

558. Do outworkers receive work from more than one agent?—Yes, one worker may receive work from half a dozen agents.

559. You submit in your statement that it would be impossible to attach any of those workers to one employer so as to make him accountable for the weekly contribution each week?—It would be impossible.

560. But would it not be possible to pay insurance contributions by reference to the amount of work done? If, for instance, a worker could make 7s. a week, then the contribution of 5d. might be paid for each separate 7s. worth of work done, instead of for each week of employment?—I do not think that possible. A sewer may come to me and get work to-day and that may not be referred for three or four weeks, and often it is six weeks. They work between times for other agents. We could not possibly tell what they really earn. Then they do not devote their whole time to it.

561. You have said that if an outworker devotes her whole time to the work, notwithstanding that she may be employed by several employers, she should come under the benefits of the Act?—I would not say that at all.

562. But you have agreed to that?—Yes, if a worker devotes her whole time to it.

563. But why should not equally an outworker who devotes only half her time to it come under the Act, if the benefits are worth considering at all?—These outworkers who only work half the time are working for themselves and to supplement their husbands' wages.

564. Is there any logical reason why they should not come under the Act?—They say that if the thing is pushed on them and they have to pay insurance, they will drop the work.

565. Would not there be a tendency on the part of some employers to employ half-time workers if they escaped contribution in that way?—If we refuse to give them the work or say they must pay insurance, they will leave us and go elsewhere.

566. You have said that outworkers fully employed should come under the benefits of the Act?—Yes, certainly.

567. If that is so, and if the Committee agree to it, would not there be a tendency on the part of some employers to discontinue giving work to full-time workers, so as to save the cost of the contributions which they would have to pay?—I do not think so.

568. Do the employers object on the ground of the cost of insuring the outworkers?—They do not, but they object on the ground that in all probability it will kill the trade.

569. Then they do object on the ground of the cost of the insurance?—Yes. It will add to the cost so much that it will kill part of the business.

570. Then I ask, would not there be a tendency on the part of employers to stop employing full-time workers, and to employ half-time workers so as to save the amount of the contributions?—Yes, that is so.

571. You really tell us that the extra cost of the insurance contributions would seriously affect the

amount of work given out?—It would interfere with it.

572. On what do you base that argument?—I say that the workers in the first place would not pay it; and then it is said that it would add so much to the cost that it could not be done.

573. What percentage would be added to the cost of production, if you had to pay the contribution?—It would mean 10 per cent. on the work, and apart from that, I do not see how outworkers could be included.

574. But I am suggesting that the contributions should be based on the amount of work done, so that the actual cost to the employer would not be more for the inworker than for the outworker. Do you still maintain what you say?—I cannot for the life of me see how outworkers can be included in the Act at all. We have no control whatever over the outworker.

575. You said just now that the cost of insurance would be injurious to the industry?—Surely it would.

576. Now supposing that we were to agree to assess the employer on the amount of work done, the assessment would be no higher for the outworker than for the inworker?—There is this about it, as far as the outworker is concerned, the agents absolutely refuse to give out work unless they get the amount of the insurance from the worker or the manufacturer puts on the difference.

577. But I am putting this point to you. The employers will have to pay for the inworkers' insurance?—Yes.

578. If the employers are assessed on the amount of work done, they will pay no more for the outworker than for the inworker. Do you understand that?—Yes.

579. Does your objection still hold?—My objection is that the outworker refuses to pay it.

580. I am not speaking of that side of it, but from the employers' point of view. You said that the contributions that the employers have to pay would be injurious to the trade. Now if the contribution was based on the amount of work done, would that be injurious?—I believe that the employers will withdraw the work from the outworkers.

581. Why?—Because if they have to pay insurance, they will insist on the workers coming in, so as to ensure that they get sufficient work from the outworkers.

582. But why should you take work from the outworkers and do it inside, if it will cost you no more with regard to insurance?—If it will cost no more, it is all right.

583. Then the employer would have no objection, if it was on precisely the same lines as for the inworkers?—I do not say that the employers would object if they have to pay. I do not say that at all.

584. Have the employers considered the question of the assessment being based on the amount of work done?—I could not say.

585. Are you qualified to speak for the employers?—No, not with regard to what arrangements they have come to.

586. Who sent you here?—I came here from Messrs Johnston, Allen & Co., of Lurgan, in consequence of correspondence between the firm and Mrs. O'neil.

587. Have you been in communication with other employers?—No, I speak entirely for one employer.

588. (Mr. Hugh Burke.) Whom do you say you represent?—Messrs Johnston, Allen & Co.

589. You are only an employee of the firm, I gather?—That is all.

590. (Chairman.) Do you say that fancy sewing is mainly a subsidiary employment?—Yes.

591. What other means of livelihood do these workers depend upon?—Their husbands' earnings.

592. (Miss Poleon.) You say that there are about 10,000 outworkers in Lurgan and Portadown. How would these be distributed? How many would there be in Lurgan and how many in Portadown?—I believe they would be about equally divided.

593. How many outworkers does your own firm employ?—Do you include over-seamers and drawers?

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[Continued]

594. All workmen in their homes?—I would say that we employ about 300.

595. How many of those 300 would you say depended for their livelihood on that work mainly—wives and apprentices?—Not more than 10 per cent, or 30 workers.

596. And the rest would mostly be married women? Yes, mostly married women.

597. Those who depend on this work would earn 10s. or 12s. a week?—Yes.

598. These persons you understand come within the Act now?—Yes.

599. You are paying contributions for them now?—Yes.

600. We need not discuss that?—No, that is not necessary at all. We are paying insurance for these outworkers who are dependent on it.

601. At the ordinary weekly rate?—Yes. That is a mistake, I do not think that there are any outworkers included in it so far. We have insisted on all outworkers who are dependent on it coming inside to work. Before the Act came into force we had to make workers working at this work, now we have 15 or 20.

602. If they are mainly dependent, whether you employ them in or out they come within the Act. You know the exception for Ireland just now?—Yes.

603. If the employment is not what the worker is mainly dependent upon, she is outside; but those who are mainly dependent upon it are within the Act?—I understand that.

604. Why have you taken the workers inside?—Because we want to be certain that we get their entire output. We do not want to pay insurance unless we have the entire output, and there is no reason why they should not be working inside when they are solely dependent on the work.

605. Supposing it is possible to have an arrangement by which you can pay on the work according to the output, so that you would only pay according to the amount of work done for you?—I did not know that an arrangement could be made. Supposing there are three or four in the family working at the work, what is the position?

606. (Chairman.) It does not matter to you who does the work?—They say that they will not pay the insurance for other people.

607. From your point of view, there is no objection to their remaining outside?—No.

608. Why have you taken them inside?—So that we shall know who is working and who is not. A woman is earning 8s. a week; we say that she must pay insurance, but she will not; she says that she does not do all the work.

609. (Mrs. Dickie.) Chiefly the others who help are members of her own family?—Yes.

610. (Mrs. Patterson.) Is she more willing to pay it inside?—She has to pay it if she is employed on the premises.

611. She has to pay it if she is outside, if she is mainly dependent on it, it is the law. Now with regard to people who are only working for part of their time and are earning 4s. or 5s. a week and dependent on husbands or fathers?—On husbands or fathers or brothers or sisters, as the case may be.

612. You wish these people to be excluded?—Yes. I have instances of men earning from 2s. to 3s. 10s. Their wives are working to get some little things for themselves or their family.

613. Why do you wish the men excluded?—They are not anxious for the work, but they want to earn a few shillings. If they are to be exempt they say they will give it up, they will not do it.

614. Why should an employer want to exclude them?—If a woman is earning from 1s. 6d. to 3s. 6d., I do not think that she should be included. It is only pocket money.

615. If a woman is working as an outworker and is dependent mainly on someone else, she can be excluded from the Act, but that exemption would not exempt her employer. Now why should the employer not have to pay on all his workers?—I do not see why he should pay on those women who are working outside simply to supplement their husbands' wages. The

only thing to do is to get workers who will come inside and work, and they will get value for their money.

616. Do you not think that, if you employed a certain number who were dependent on their work and a certain number who were dependent on their husbands mainly, the tendency would be for employers to give out small quantities of work to a great many married women rather than to give work in larger quantities to the women who have to live by that work?—Not at all.

617. Why not?—We always try to keep those who are dependent on the work constantly employed.

618. That was before the Insurance Act?—Yes, and even now.

619. You think that the charge of the insurance is a serious matter for the industry?—A very serious matter.

620. Would not there be a tendency on the part of firms generally, to spread the outwork over a lot of married women who want some pocket money?—I do not think so.

621. Why not?—I do not think that there would be any exception made. They only do a few dozens in the work outside. It means something to the employer, but it does not mean much.

622. But for all that, you say that it means the industry going down if you have to pay insurance on outworkers?—If we have to pay insurance on outworkers I do not think that the work will be given outside, if manufacturers have to pay insurance on people who are only doing a few shillingsworth of work a week.

623. Now supposing that you had some outworkers on whom you have to pay insurance and some outworkers on whom you have not to pay insurance, would not you choose to give the work to those on whom you had not to pay the insurance?—They could not do the work.

624. (Chairman.) But answer the question?—I think we should not be more likely to give the work to those on whom we have not to pay insurance. They would not get more than they do just now.

625. How do you reconcile what you now say with saying that you would stop giving the work to the outworker?—A special clerk would have to be kept and it means stamps and everything else and more expense, and we could not afford it for the work turned out by these people.

626. (Mrs. Dickie.) Does it matter to the firm whether the work is done outside or inside?—Yes.

627. Would it be cheaper to have it done inside?—Yes.

628. Could you get enough workers to come in to do the work?—We are trying to bring them in; we want to bring them in. I have already stated that we have been doing it. We have been successful so far. We had some inside on this work before the Act was put in force, now we have 15 or 20.

629. As far as the employers are concerned, it does not matter whether outwork is destroyed or not?—It would be less expensive to have it done inside.

630. (Chairman.) You have not answered the question about the tendency on the employers' part to give work to those on whom insurance contributions had not to be paid. You said that it was a question of cost to the employers. How do you reconcile the two statements?—I say that it means keeping clerks and other people to look after people who are only earning 1s. 6d. to 3s. 6d., when a woman can earn three times as much inside. It means so many more names, and so on, to deal with.

631. If you had some for whom you had to pay insurance and some for whom you had not, would you give the work to those for whom you had to pay insurance?—We should not distinguish.

632. Does the question of cost to the employers enter in at all?—The question of cost seriously handicaps the business.

633. If it does seriously handicap the business, then would not the tendency be for employers to give the work to those who are not insured?—I would not say that. The work the outworkers get is not worth while talking about.

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[Continued]

634 Then it comes to this—that the question of cost does not come into your calculation at all?—Certainly the question of cost means everything.

635 If it means everything, is not the tendency to that, that you would select the uninsured to give your work to?—I do not say that we would do that.

636 Would not that be the tendency in the long run?—I would not say that at all, it may.

637 If it is going to be a serious change on the industry, would not the tendency be to give the work to the less costly of the outworkers?—It is possible that they would try to get the work done as cheaply as possible.

638 Then the non-insured would get the work?—There would be a tendency for the non-insured to get the work.

639 (Mrs. Dickie.) With regard to Lurgan and district, are the outworkers all in the towns, or in the country as well?—There are very few in the country.

640 Mainly in the towns?—Mainly in the towns.

641 (Mr. Hugh Beattie.) Are you quite sure that you grasp the question put by the Chairman, namely, whether it would not get over the employer's difficulties if instead of treating all outworkers as a group of insured persons the employer in future, so far as outworkers were concerned, was only obliged to pay a contribution for, say, every 20s. worth of wages paid to outworkers. Would that get over the difficulty you have mentioned to the Committee?—It might.

642 Supposing, for the sake of illustration, it costs 3d. in the £ for the insurances, if the same arrangement was made for outworkers would it not largely get over the difficulty?—I would not say that. For the life of me I do not know how we would deal with it. It would mean so many more people to deal with, so many more notices.

643 An outworker is under no stipulation as to when she will return the work duly finished. You say that that complicates the matter. Now supposing she took her own time, as at present, would it not simplify it if when she brought it back complete and had it to draw for the particular work you paid 3d. to the Government?—It would simplify matters very much if you put it in that way.

644 Is the number of outworkers as a whole decreasing or increasing in your district?—I would say that the number of outworkers is decreasing.

645 The constant tendency is in that direction is it not?—The constant tendency is in that direction.

646 Do employers that you have come into contact with fear that the operation of this Act will tend further to decrease the number? Is that one of their fears?—Yes, that is one of their fears.

647 You stated, in answer to Mrs. Dickie, that the bulk of these outworkers is in the towns?—Yes.

648 Are you quite sure of that?—Absolutely certain.

649 I am only speaking for my own district, but I understand that very few of them are in the towns?—Of those employed on over-sewing and thread-drawing, three-fourths I might say are in the towns.

650 Are these workers paid the same rate as the workers in factories?—The same rate.

651 Why do they prefer to work at home then?—As I said before, a large number of them are the wives or sisters of husbands or brothers who are earning.

652 (Mrs. Dickie.) Have the married women that you speak of often been workers in the factories before they were married?—A great number of them.

653 You have kept them on very much for that reason?—Yes, that is the reason—because they had been in the employment before they were married.

654 (Chairman.) What is your fundamental objection to any outworker who is earning in a week becoming an insured person?—My answer is that I do not see why any woman whose husband is earning a decent wage and is not dependent on the work for her support should have a tax levied on her.

655 That is not a reason; that is an opinion?—It is an opinion.

656 On what do you base it?—Because it is only to supplement the husband's wages.

657 But would it not be beneficial to the household for both to be insured?—It may or it may not.

658 I ask you as a man of business, would it not be beneficial to the household for both of them to be insured?—I could not say. The woman may be paying all along 1d. or 2d. and never secure any benefit and may never want benefit, and I do not see how it will help her.

659 Do you agree with the principle of insurance?—I do not.

660 Any insurance?—I am not going to say that.

661 Do you agree with the principle of fee insurance?—I certainly do.

662 Do not you think it very hard on the number of people who raise their houses and never get their houses burnt down?—That is quite a different thing—they are able to pay the insurance; but where a woman is making a few shillings for her own pocket money or to get a few things that she wants, it is different.

663 Is it not a benefit especially where the employer and the State pay the greater part of the contribution?—I do not think it is any benefit. For instance, I have a boy in employment who earns 3s. a week, and out of that they are stopping 3d. a week. It is an outrage.

664 (Mr. Hugh Beattie.) I do not think you did yourself justice when you answered the Chairman, that you did not approve of the principle of insurance. You wished to convey that you did not approve of the principle of national insurance, did you not?—Yes; I did not mean anything else.

665 (Chairman.) You think it good for the well-to-do man to be insured, but not the poor?—The poor man ought to be insured as well.

666 What point does your objection to the principle of national insurance take?—I do not object to insured workers being insured, but outside workers where it is only a matter of 1s. 6d. or 2s. a week to supplement the wages.

667 At the back of your mind, have you not the cost to the employer?—Not at all. I am only speaking for the outworkers themselves.

668 (Mrs. Dickie.) Would it not be a wise thing for a woman to spend a couple of pence out of the money she gets for odds and ends, or pocket money as you say, for sickness, instead of on the trifles that she buys?—Would not that be a wise provision?—It might be a wise provision, but the money that it is suggested should go towards insurance would get her what she wanted at the time.

669 (Mrs. Pollock.) Are many of the women the wives of agricultural labourers?—I could not say how many, but their husbands are employed in factories principally.

670 Are there not many husbands who would not be earning 1s. 6d. or 2s. a day?—Very few, you cannot get them.

671 (Mr. Hugh Beattie.) What is the agricultural labourer's wage?—12s. to 15s.

672 Are there gratuities and allowances in addition to that?—Yes.

The witness withdrew.

Mr. MARK RHILL, the Rev. P. McCOWN, the Rev. W. J. FARLEY, Miss M. McCOWN, and Miss LUCIE CALDERWOOD examined.

673 (Chairman to Mr. Mark Rhill.) Do you appear to give evidence to-day as an employer of outworkers?—Yes.

674 How many outworkers do you employ?—In winter approximately 2,000.

675 And in summer?—In summer not half that.

676 In what districts do these workers live?—I cover all South Derry and part of North Antrim and a little of North Derry.

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7 Aug 1912] Mr. ERICLY BOYS, MCGROGAN and FARLEY, Miss McKEOWN and Miss CALDERWOOD. [Cont.]

477. What class of work do you give out to be done?—Embroidery—all kinds.

478. Is the work you give out exclusively embroidery?—Exclusively embroidery.

479. Is that work done by women and girls?—Women and girls.

480. Entirely?—Entirely.

481. Are you an independent employer, or an agent?—An agent.

482. How many firms do you act for in your capacity of agent?—I have been working occasionally for as many as 22, but at present I should say six, roughly, or seven.

483. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—It is not.

484. What are your reasons for giving that reply?—My profits from embroidery are 10 per cent gross. The average weekly wage of the workers are from 4s. to 5s. My net profits are 5 per cent. I cannot afford to pay anything out of that sum.

485. Is your objection based on the cost that the contribution would mean to yourself, and without regard to the benefit that the worker might derive?—Not wholly.

486. You have only given us part of your objection. Will you supplement it?—Let us have the other part, please?—The other is that the industry will entirely cease if it is taxed, particularly with regard to those who are mainly dependent on embroidery. I understand that that is the principle of the Act. I will tell you why I say what I say. I will not give embroidery to A and pay for her when I can get it done by B without paying for her?

487. Is that you will reply?—Another reason, if I may mention it, is that A in most cases is the poorer person, and I should like to give embroidery to the poorer person.

488. You have told us that the average amount of wages is between 4s. and 5s. a week?—Between 4s. and 5s. a week. Another reason that I have very strongly in my mind is that those people whose employment will cease will emigrate from the country.

489. But why should the employment of these people cease?—Because they have nothing else to do.

490. But what is going to drive the work away from them?—I cannot give them embroidery and pay for them when I will be at a loss by it.

491. You mean to say that, if these outworkers are included in the benefits of the Act and you have to pay contributions for them, you will cease to employ them?—I cannot do else, I could not be at a loss by them; I would reluctantly have to cease. I am very much interested in them.

492. You are rather suggesting to us that the Belfast manufacturers who give the work would cease to give you that work to distribute if you had to pay the contribution?—They will not do that if I can get it done without raising the price; but they will not give an increased price.

493. But do not you think that the Belfast employer would make some arrangement with you to help with the contribution rather than not have the work done?—On the contrary, they have notified me that they will not; that they cannot afford to do it.

494. I suppose there is no embroidery work done inside the factory at all?—There may be a little in Belfast, but I am not aware of it. I am not aware of the Belfast conditions.

495. If there were, the contributions would have to be paid for those workers?—I do not know anything about that; but my opinion is that there is not any done inside. There is a little repairing.

496. Do you say of your own knowledge that, if these outworkers were included within the benefits of the Act, the Belfast manufacturers would cease sending work to you to distribute amongst the outworkers?—They would refuse, and have refused. They have notified me that they refuse to pay any more. They have said that they cannot afford it.

497. Do you not think that, if you wrote to them, they would increase the price for the work?—On the

contrary, I am sure they would not, they would give up the whole business.

498. Do you think that the small amount of the cost of insurance would justify their giving up the whole of that kind of trade?—If I did not get any more I should be at a loss.

499. You practically tell us that the cost of the employer's contribution, if it is enforced, would be the means of destroying the home embroidery industry?—Yes. There is machine work.

500. But I am speaking of hand work?—Yes, that is my belief, and it is a very dreary prospect.

501. That is the sum and substance of your evidence?—Yes. The poor people of the country have looked on this as a very important matter. It is a very dreary prospect for them.

502. You make this statement to us, but you have produced no evidence in support of it?—I have witnesses here.

503. Employers?—I have employees too.

504. You have told the Committee that the Belfast firms have refused to pay any higher price for the work, the corollary of that being that the outworkers will cease to have work given to them. Have you evidence to prove that?—I have not brought the evidence with me, but I have letters from, I might say, almost all the leading firms.

505. You say that you represent about six large firms?—At least that number.

506. Have you letters from each of those?—Not from each, but from four—the largest of them.

507. They have stated definitely that you must bear the cost?—They have stated definitely that I must bear the cost.

508. Have they stated that if you do not bear the cost they will cease sending you the work?—No, they have not.

509. On what do you base the statement?—I am an agent, and I am quite satisfied in my mind about it. It is the natural conclusion to come to.

510. I do not agree?—I have heard them say (it is not in the letters) that the industry must discontinue.

511. I must get evidence, I cannot have anything vague?—You have two clergymen here.

512. It would be of no use to me if you brought a hundred clergymen. I want to know what the manufacturers say, not what clergymen say?—I am not a manufacturer.

513. You have made a very definite statement to the Committee that it is the contribution for the outworker which you cannot afford to pay. You have said that the manufacturers would decline to pay it themselves and that the corollary of that would be that the work given to outworkers in regard to embroidery would cease to exist?—Just before I came in, my largest employer was telling me in the presence of these two clergymen that he would cease to give me work.

514. Will he come here and say that?—Certainly—most anxious.

515. You have told us that you cannot afford out of your small commission to pay the employer's contribution?—No.

516. All the rest you have told us is not evidence?—The workers tell me that they will leave the country if the embroidery stops.

517. That may be, but you have not proved to us that it will stop?—I am sure you will get plenty of evidence with regard to that. If you like I will produce one of my employees in order to bear my statement out. I will produce one of my employees that I see outside.

518. If the Belfast manufacturers come here and tell us that they will not pay the contribution, and you say you cannot, we may come to the conclusion that the industry will suffer, but it is no use your telling us what other people think they may or may not do?—Very well.

519. (Mr. Hugh Barrie.) The written communications from your employees so far are only to the effect that they will not bear the burden of the Insurance Act?—That is so.

520. They do not go on to use any threats?—No.

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723. Is factory embroidery developing in your district?—I believe there is some of it in places, but I do not know anything about it.

722. What effect is it likely to have on the outworkers in your district?—They do not like it.

723. But what effect is it likely to have on the supply of outworkers in your district?—I am afraid it will reduce the outworkers in number a little. People want to work at their own homes, and they do not want to take up work in a factory. My people would rather go ahead.

724. Are the outworkers you employ just now mostly in the towns and villages?—Very few in towns and villages; they are mostly living in the country, and I always send them to work in the open air.

725. What is the average wage?—4s to 5s.

726. Is there none higher than that?—Yes, and much lower. Occasionally a worker can make 12, but only occasionally.

727. 4s. to 5s. would be the general average?—4s. to 5s. would be the average.

728. (Chairman.) When they make 12, do they work entirely at it themselves, or do they have assistance?—They might very very occasionally. On special work that is hurried, I might pay them three pence.

729. What is the average earnings of a person working entirely by herself?—4s. to 5s.

730. If that were increased very much, would that suggest to you that she had assistance, from members of her family, for instance?—Good workers can make up to 12s. or 10s. if they give their whole time to it, but none of them do.

731. Supposing that the employer's contribution was based on the amount of work done, would that alter your opinion?—Nothing that would turn the industry would alter my view.

732. However small?—However small.

733. It is not a tax. Would you go so far as to say that the contribution, which, if it was assessed on the amount of work done would be comparatively small, would drive the industry away?—It would certainly injure it more or less.

734. You would not say that it would drive it away altogether?—The 2d that you propose to put on which I have heard of, would drive it away altogether. Take a worker earning less than 4s.

735. Supposing the contributions were paid by the employers on the amount of work done; supposing it was only a half in some instances?—I am afraid it would injure it.

736. Are you quite sure it would?—Yes, I am quite sure it would.

737. Do not you think that the employers would bear a half for what would amount to half a week's work?—So far as I know, they would not.

738. Why should they object to paying for outworkers when they have to pay for inworkers invariably?—They say they cannot afford to pay it for the outworkers.

739. Is the rate of wage uniform amongst employers for outworkers?—No. Some firms give worse prices than others.

740. The employers who pay bad wages could afford to pay the contribution, could they not?—I am afraid there are poor people who could hardly afford to pay anything.

741. Are the employers who pay low wages always poor people?—Mostly. To my knowledge managers belong to a firm and go and set up for themselves afterwards, and by lower prices they try to take some of the customers away from the old firm. They offer things at lower prices, and give poorer pay in consequence. That is my experience.

742. To sum up the whole of your evidence, you have practically told us that a 3 per cent. impost on the industry is going to ruin it. I have suggested to you that the Commissioners might agree to base the contributions on the amount of work done. Notwithstanding that, you say it would practically ruin the industry?—It would certainly injure it.

743-5. If the Insurance Commissioners decide that you are not an employer within the meaning of the

Act, would you be quite ready to fall in with the working of the Act?—I would not like anything to happen that would injure the industry at all.

746. I am speaking as far as you are concerned. I will put it in another way. If the employers found that they could lose their burden of contribution and it did not fall on your shoulders, you would have no objection to the outworkers coming under the Act?—I am perfectly satisfied in my mind that ultimately the worker will be at a loss.

747. So that the employer then would not feel the burden?—No, but the poor worker would. I am not concerned for the employer. I am very much concerned, naturally, for the worker.

748. You are now taking a different view?—I would like to know what you mean; I do not understand.

749. You have been speaking of the insurance contribution doing injury to the employer. I suggest to you that that is so small that your difficulty might be removed. Then you turn round and say that it is the outworker you are thinking of—the employee?—If you will excuse me, it is very hard for me to follow the intricacies of these questions. I like to give straight honest answers to every question and I am not prepared to be tripped in anything.

750. Do you suggest that I am trying to trap you?—No.

751. Then what do you mean?—You are cross-examining. You ask for an answer to a question to be put down and I want to know the significance.

752. I would be very happy to explain anything?—I do not suggest anything. I come here to give straight honest answers.

753. What is your business besides being an agent?—My chief business is that of agent.

754. Are you in any other business?—Formerly I was in another business. I was overman on the Merce's Estate.

755. I have heard that sometimes the agents who distribute work keep shops?—I have no shop.

756. Do you think that a good thing?—No, I do not. I object to agents keeping shops.

757. (Chairman to the Rev. W. J. Farley.) You are prepared to speak regarding the county adjoining Kilmac? How long have you been connected with that district?—24 years.

758. Have you considerable knowledge of the outworkers?—A great many of my congregation work at this business.

759. Do you come into contact with them in their own homes?—Yes, very intimately.

760. And you have seen them doing the work?—Yes, I frequently examine the work and ask them about it.

761. What kind of work do they do?—I have seen them doing handkerchiefs and bedspreads and things of that kind.

762. Embroidery work?—Yes.

763. Have you any knowledge as to the amount of wages they earn?—No exact knowledge.

764. Have you any knowledge as to the prices they get for their work?—No, nothing further than what Mr. Reilly has stated.

765-6. Nothing of your own knowledge?—Not of my own knowledge.

766. (Mr. Hugh Barric.) Why are you here to-day?—I am aware that the work is a benefit to a considerable number of people; it is a welcome addition to their incomes. I have heard Mr. Reilly's statement about the narrow margins of profit, and I am quite prepared to accept his statement. The workers seem to think that they cannot afford the contributions.

767. (Chairman.) Do the workers tell you themselves that they cannot afford the contributions?—Yes, I have been speaking to a few of them.

768. Do you think that they realise that the Commissioners might agree to assess on the amount of work done?—That question never came before me.

769. Do you think if the amount paid by the workers was considerably less than suggested and was based on the amount of work done it would relieve them of any doubts as to the reasonableness of bringing them into

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the insurance?—It would not affect the employee very much whether the employer paid or whether Mr. Reilly, as agent, paid. They look at it from their own point of view.

773-1. From your knowledge of these outworkers, do you think that it would be a benefit for them to be insured?—Frankly, I do not see much benefit, because our people are healthy. We have not very much sickness. This is not a sweated industry. They work at their leisure.

773. Do you know of your own knowledge the rates at which these people are paid?—Not exactly. Some of them tell me that they can make half a crown and 2s. Others I come across make 10s. and so on, but they seem to be skilled.

773. How many hours work do they do for those sums?—I do not think they even know themselves. They work on wet days when they would not be working outside, and in spare moments.

774. Do you not know how many hours they work a day?—No.

775. You cannot calculate whether the wages are adequate or not?—They do not seem to know themselves.

776. Speaking of yourself now, not of them, you cannot tell us whether the wages are adequate or not?—No, I cannot. They seem content.

777. The general opinion, you think, is that these outworkers should not come under the Act?—Yes.

778. (Mr. Hugh Benne.) Are you aware that this is a matter that does not concern, roughly, more than 10 per cent. of the employees, except in case of the work hampering? There is no contribution called for from the employees until they earn over 8s. a week; so it is really a matter more for the agent and the employer. Have you followed Mr. Ernest Hatch in what he suggested?—Yes.

779. We accept for the moment what Mr. Reilly has suggested, that his profit is 10 per cent., and we do not impugn that at all. He says 5 per cent. (Mr. Reilly.) What I said was that my gross profits are 10 per cent., and my net profits, without any tax, 5 per cent.

780. You did not estimate the cost of insurance?—Roughly it would mean another 5 per cent. Then I am without anything.

781. If the proposals put by the Chairman (I am not committing myself in any way) halved that 5 per cent., do you think that the industry is likely to be crippled or even injured by an impost of 2½ per cent?—(Mr. Mr. Farley.) That would require expert knowledge. I would merely say this, I have known and seen specimens of work done by machine which the manufacturers say could be produced at very much less cost, and which they say you cannot distinguish from hand embroidery work, and they say that they would give up hand embroidery work.

(Chairman.) Ladies could distinguish.

782. (Miss Patterson to Mr. Reilly.) The number of outworkers employed in emergencies down to about half the winter number?—Yes.

783. What is that owing to?—Owing to the workers working on farms and owing to a dearth in the supply of embroidery.

784. They do not leave the district?—No; but they have to work at turf-cutting, they have to work at potatoes, and corn, and everything.

785. In the summer?—Summer and spring.

786. Would your objection be removed entirely if the employers were required to pay the insurance?—The firms in Belfast?

787. Yes, the firms in Belfast?—Ultimately they would alter the prices to recoup the expenses.

788. You do not mean that the Belfast employers would do that more than the London or Glasgow employers?—No.

789. That has to be looked to all over the country. The Belfast employers would not try it more than others?—No.

790. If the burden was removed from you and put on the Belfast employers and they were able to meet it (as no doubt they would), you would feel that insurance on the whole was an advantage?—Certainly.

791. There are cases no doubt known to you in which a good deal of suffering comes when sickness comes and the worker is unable to work?—I do not know. I do not call cases to mind.

792. You only see them when they are able to work?—I have known girls who have died.

793. (Mr. Rev. W. J. Farley.) You are interested in this district. Have you members of your congregation who are depending largely on the work who have not husbands or fathers?—Not many. There may be a few, but they would not wholly depend on this.

794. Do some of them get something from the rates?—No, I have not anyone in my congregation who is being supported partially by the rates. They would do a little outwork on farms, and they would have families.

795. And they would do this work?—Yes.

796. I suppose that these people get ill at times?—The amount of sickness is very small in our district, exceedingly small amongst young people.

797. Do you know anything about the statistics?—I could not at the moment give you figures, but, speaking broadly, I have been nine years there and I have not attended any funerals practically, except of those who have died of old age.

798. The Insurance Act would not be of special benefit if you are going to die very young; in that case you would not get much out of it, but if you live a long time you have a chance of getting good out of it. Now what happens to a woman who is dependent on her own industry if she gets ill?—In a case like that, our church, our congregation, would render some assistance. I cannot recall any instance of a person being left absolutely destitute.

799. It would be a matter for charity or the rates?—In our church we do not allow any of our members to be thrown on the rates in that way.

800. But outside your church?—I cannot speak about outside.

801. With regard to the people who are not wholly dependent on the work, what are they working for?—Pocket money?—They may not be wholly dependent upon it, and they may not want it for pocket money, but they may want to have a larger income. It is not for pocket money to be spent in pleasure. It is a convenience. It is an addition to their income.

802. Do you not think that it would be hard upon women who are dependent, or mainly dependent, on their own industry, if the result, as suggested by Mr. Reilly, was to take the work from the workers who are mainly dependent and give it all to people who are not dependent?—It would be a calamity for the workers.

803. We can hardly discuss leaving out those who are mainly dependent. The question turns on those who are partially dependent. Would it not press very hardly on a deserving working woman if the work was taken from her?—Yes.

804. If the employer is put in the same position towards the women who are working for something extra as he is towards the women who are working for their living, it would be a good thing?—Yes. It is gradually getting all the work done by machine, in a year or two we may have the industry blotted out.

805. You think that things are going that way?—Yes. One manufacturer told me that the hand embroidery industry was dependent on sentiment, and he would have to take to machine work. The manufacturers may slide out of hand-work gradually. Machine work leaves them a larger margin of profit, I have been told. Of course, that is only hearsay.

806. With regard to machine work, the hand workers are all insured, independently of the Insurance Act, the work is tending to go into the factories?—Yes.

807. (Mrs. Dickes to Mr. Reilly.) Have you any idea of the numbers of outworkers who work their whole time and depend on their earnings for a living?—They are a small percentage, not more than 10 per cent.

808. What is the average wage?—4s. or 5s.

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800 Even if they work the whole day?—They are the poorest class of workers we have, old people and young children.

801 Are the people you employ mostly the daughters and sisters of farmers or of agricultural labourers?—Mostly daughters and wives of farmers.

802 You have wives and daughters of agricultural labourers?—Not many, only a few.

803 What is the rate of pay of the agricultural labourer in your district?—I am paying half-a-crown a day.

804 With food?—No, without food.

805 Has the number employed in this trade increased or decreased?—Decreased lately. I think it is owing to bad times in America.

806 On the whole the industry has not decreased?—No.

807 Now you spoke of 5 per cent; that seems rather a large amount?—I have to pay the carriage on the goods and way. If I have any assistance I have to pay for the assistance.

808 For checking and giving it out and clerical work?—Yes, and examining work. There is a good deal of loss. Sometimes you find fraud and sometimes stealing.

809 Have you offices in different parts where you distribute the work?—Yes. I have had to pay, on a hundred hands, a cheque for 10l. for losses; that has not happened often.

810 For bad work?—For bad work; and people have taken away work and I have never seen it again—dozens and dozens of spreads, and so forth, that I have had to pay 1l. for.

811 (Chairman to the Rev P. McGowan.) What is your experience of these districts?—I have been four years in Kilron.

812 Do you come in contact with the outworkers considerably?—Yes, considerably.

813 Do you know the kind of work they do?—I see it sometimes.

814 Do you know the prices they get paid for it?—In a general way I do.

815 Do you know what they earn per week?—Only in a general way.

816 What would you like to tell us?—Last month we had a meeting of clergymen representing all Donegal and Tyrone and County Derry. I interested myself in getting the opinions of a great many of them with regard to the effect that the Insurance Act would have on the embroidery industry. The opinion of them all was that if it were compulsory to have the workers insured, the industry would absolutely cease.

817 On what grounds did they base that very drastic conclusion?—On the ground that the agents would not be able to pay the contributions.

818 Did they get their information from the agents?—It seemed so.

819 And on the information of the agents they came to that conclusion?—Yes.

820 So that their conclusions were really practically what they had heard from the agents?—Yes, I believe so.

821 (Chairman to Miss M. McGowan and Miss Calderwood.) In what capacity are you two ladies here to-day?—(Miss McGowan.) We are working on a loom.

822 Do you do outwork yourselves?—Yes.

823 Do you know a lot of other women and girls who do outwork?—Yes.

824 Do you talk to them at all about the outwork they do?—Yes, I have been speaking to several of them.

825 Have you mentioned that they might become insured persons?—They are not seeming to like the insurance.

826 Have you talked it over with them?—Yes.

827 They do not seem to like it?—No.

828 Why?—Because they would have to pay something themselves.

829 Is that the reason?—It is not entirely that, but they think that the embroidery would fail.

830 They think that, if the employers had to pay contributions, they might not get so much work?—They think that the embroidery would fail.

831 They think that the industry would suffer?—Yes; and they could not live at home if the embroidery failed, they would have to emigrate.

832 Supposing they were wrong and the employers would pay part of the contributions, would they pay their own contributions?—No, I think not.

833 How many girls and women do you think you have spoken to?—I have spoken to several of them.

834 Half-a-dozen?—Yes, or more.

835 A dozen?—Yes, several.

836 How many do you think you have spoken to altogether?—I have a lot of acquaintances and I have been talking over it many times.

837 (To Miss Calderwood.) Have you been talking to any of your fellow workers?—I have spoken to several.

838 How many did you talk to?—About four girls.

839 Did they object to coming into the insurance scheme?—Yes.

840 What was their reason?—They only said that, if it is compulsory, the agents will not get the work.

841 They are afraid that the agents will suffer and not give out so much work?—Yes.

842 How much do they earn a week?—4s. or 5s.

843 Do you earn that yourself?—Yes, sometimes more.

844 How many hours do you think you would work a day?—I do it in my spare time. Sometimes I sit more hours.

845 Have you ever calculated how many hours you work in a week to make 4s. or 5s.?—I could not say.

846 Have you ever figured out in your own mind what you make in an hour?—It is according to the kind of work.

847 What kind of work have you been doing lately?—Fine work.

848 How much do you reckon you make in an hour at fine work?—About 5d.

849 Is there any work at which you make less than 5d. an hour?—Yes.

850 Are you working pretty hard during that hour?—Yes.

851 Continuously?—Yes.

852 Without any stopping at all?—Yes.

853 (Miss Petersen.) You do fine embroidery?—Yes.

854 What do you do besides? Do you work on a farm sometimes?—Yes, and sometimes at home-work.

855 Do you do embroidery all the year round, or only part of the year?—All the year round I am working at it off and on.

856 Would you earn 4s. or 5s. every week?—Yes, if I am not working outside.

857 Sometimes when you are working outside you cannot do it?—No.

858 How many are there at home working?—Another girl.

859 Your sister?—Yes.

860 Does she do embroidery?—Yes.

861 Does she earn about the same as you?—She does.

862 Does your mother do embroidery?—No.

863 The two of you between you earn 8s. to 10s. a week?—Yes, and we go out and help on the farm, when we are required, and we do housework when we are required.

864 (To Miss McGowan.) Is it the same with you, Miss McGowan?—Yes.

865 Do you work on the farm too?—Yes.

866 How much do you earn in a week? Do you do the same kind of work as the other witness?—Yes. Sometimes I earn more than others.

867 What is the most you earn?—3s. or 4s. or 5s.

868 Have you ever earned 6s. in a week this last year?—Very few. It depends on the work.

869 Have you ever earned as much as 8s.?—No.

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870 How many of you work at home at the embroidery?—My sister and my mother.

880 Do you each earn about 4s. or 5s. a week?—We have other work, we have homework, for instance.

The witnesses withdrew.

Mr. JOHN H. MCCANN (Nelson & Co., Ltd.), Rev. W. B. ALLMAN, Mr. JAMES BLANE, and Mr. JAMES BRYSON remained.

888 (Addressing to Mr. McGowan) Do you attend to-day as representing the employers of hand-loom weavers in County Down and adjoining districts?—County Armagh and district.

884 Is this work given out to the weavers direct, or through agents?—Direct, except in very few instances.

885 What do you pay the agents?—A commission of 1s. per piece generally.

886 What does that amount to per cent?—Less than 5. (Mr. Bryson) We pay 5 per cent.

887 Do you pay the carriage?—Carriage one way.

888 Do you only give the agent 5 per cent and make him pay the carriage one way?—Yes (Mr. Blane) We deliver by our own van.

889 (To Mr. McGowan) Do you consider that hand-loom weavers should be included in the benefits of the Insurance Act?—I think that they should be exempt.

890 What is your reason for that answer?—Because of the handicap of the power-loom. In the last 25 years it has been gradually year by year going into the factory, and every year it takes a portion. Anything that would come up against it now would hasten its decrease. Something that would help it is more necessary.

891 You answer is that the contribution that the employers have to pay would be a heavy burden on the industry?—Yes. We believe that anything that would handicap them in any way would help on the decrease. It might help to reduce the work. For 25 years we have been handicapped in it, and during that time some portion has gone to machinery. Take a 19-hundred set; in a power-loom three can be produced in one week, on which there would be 45d. to pay. On hand-loom weaver would take about three weeks to do two, 11s. per web, 22s. or four weeks. Hand-loom weaving is only a stand by. On three or four weeks there would be three or four times 45d.

892 From that long answer, do I understand you to say that power-driven machinery is replacing hand-weaving?—Yes.

893 And that tendency is likely to be on the increase?—Yes.

894 Would it be a bad thing for power-driven machinery to replace hand-weaving?—It would be bad for those people who are in the country and who work in the cottages. The hand-loom weaver is dying. You are killing him if you put up machinery. He takes the view they took in Yorkshire many years ago.

895 But is not the replacing of hand labour by machinery an unavoidable thing, quite apart from the Act?—The past has proved that.

896 The outworkers would go into the factories?—Or emigrate. (Mr. Bryson) Emigration is what would take place.

897 Machine-weaving is bound to take the place of hand-weaving eventually, is it not?—Yes, eventually.

898 You would like the change to be gradual?—Yes.

899 And you think that the imposition of this insurance contribution would hasten it?—I am perfectly certain of it. (Mr. Blane) I am certain of it.

900 And in your opinion it would be bad for the outworkers?—(Mr. Bryson) Yes.

901 How many manufacturers are there in Portadown and Lurgan who give out work to hand-loom weavers?—(Mr. McGowan) Ten or twelve. (Mr. Blane) We are speaking now of hand-loom cambric.

902 How many weavers are there?—(Mr. McGowan) About 2,000 in the county that we represent.

903 All outworkers?—All outworkers.

881 Would you as a rule earn 4s. or 5s. at the embroidery?—Yes, in the summer not so much.

882 In the winter about that?—Yes.

904 Are they regularly employed at this work?—What percentage of them are regularly employed?—For my part I would say 35 per cent. (Rev. W. B. Allman) In our district we have not 10 per cent who work at it continuously. (Mr. Blane) We have not 50 per cent.

905 What percentage of the outworkers are regularly employed?—(Mr. McGowan) One can scarcely answer correctly. There is hardly one of them that will not be at least some little time off. The portion that is regularly employed would be 35 per cent in our case. (Mr. Blane) In our neighbourhood we have out offices. (Mr. Bryson) We have two districts, the Mass and the Portadown districts. In the Portadown district we should not have 5 per cent regularly employed.

906 What would you call regularly employed?—For how many weeks in a year would you say they would be employed?—(Mr. McGowan) You can never say that, you never can say that definitely of a hand-loom weaver.

907 Do you understand what regular employment means?—Yes.

908 I want to know how many weeks of regular employment it involves?—You mean, would they be regularly working at their loom during working hours?

909 Yes, all the year round?—Nobody is ever sure of that. (Rev. W. B. Allman) In my district I know the workers intimately. I have not a single weaver in the whole district who does not do some work as well as weaving. I do not think in the hand-loom weaving there is a single person who makes it the whole occupation.

910 Are they employed nine months of the year?—Hardly so much. (Mr. Blane) I would consider that a weaver to be regularly employed would be at it the year round and nothing else. In our district they work with a former, or work on jobs of day-making. Some of the girls go to another district to pull shambles or mangles, according to the time of year. They never think of regular employment.

911 Of what class are these weavers?—(Mr. McGowan) The male members of the family are labourers mostly, and small farmers.

912 What percentage are labourers, what percentage are farmers, and what percentage are women and girls?—40 per cent I should say are labourers, 40 per cent women and girls, and 20 per cent small farmers.

913 Do you agree with that, Mr. Allman?—(Rev. W. B. Allman) In my district a great number of them have small holdings of their own, two to four acres in extent, and they are occupied on their own little patch in addition to weaving. (Mr. Blane) In my neighbourhood there are about 300 labourers' cottages.

914 What do you say about the percentages given by the other witnesses?—I could not account for half of the weavers in our district. I do not even know them. I do not know what they are doing at all.

915 But do you agree generally?—I would increase the percentage of small farmers by 3 or 4 per cent. (Mr. Bryson) In the Portadown district 75 per cent of them would have small holdings.

916 Would that include women and girls?—Take a man whose name is on the book, he may have three or four children, and he has a farm, I speak of him as being a farmer.

917 Are particulars given with the yarn when it is handed to outworkers?—(Mr. McGowan) Yes.

918 How much could a weaver earn working regularly?—We have two classes. The lowest class

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(Continued.)

would average about 7s. and the highest about 12s. per week.

919. At what rate per day are they paid?—They are paid by contract for the piece, and each chain they take out is a contract. It contains two pieces.

920. Give me an illustration?—A chain is composed of yarn. They take it out from the office and home to their cottage. There are two pieces.

921. You have said that, if they are regularly employed, they earn about 7s. to 12s. What proportion of the workers earn that amount?—I could not answer that question correctly.

922. Give me an approximate figure?—I should need to have notice of that question to give an answer correctly. I would say a third at that amount, and a third at 8s., and so on. I could not give it definitely.

923. Would you say that 10 per cent. of the 2,000 weavers are regularly employed in earning those wages?—Yes.

924. How much wages are earned by the other 90 per cent. on an average? You have told the Committee that 10 per cent. of the outworkers earn 7s. 6d. to 12s. a week. That leaves 90 per cent. of people who are irregularly employed. Now what is the average amount of their earnings?—A third of my weavers earn 7s.

925. What do the other third earn?—The other third would run to 11s. and 12s.

926. Do you know weavers who earn less than 7s. a week?—I have known them.

927. You have given me three things. That makes up the whole, does it not?—It does.

928. Where do you get the others from?—When I give you 7s. I give an average. (Mr. Blake.) There is not a single weaver paid by the week.

929. What does he earn a month or a year?—We have taken out a list. We have quite a number of weavers who average 2s. a week the year round; we have a greater number who earn 7s.; and the biggest number run between 7s. and 10s. There is a small percentage who earn 11s. and a number who earn from 11s. to 14s. In one case a weaver, the best that we have, made 14s. 6d. He is an expert. He was doing work which not 10 or even 5 others whom we have with us could do.

930. Have you classified the workers in such a way that you could tell as how high they go and how low they go in such cases?—I took out two weavers who earn the best. I put them into four classes, and they came down to 2s. I am speaking of weavers who are wearing tolerably regularly.

931. How is it that so many weavers only work part of their time?—In the part that I am in it is country pure and simple. The farmers will ask the weavers to help them with potatoes and hay and fax, &c. (Rev. W. B. Allen.) And turf. (Mr. Blake.) Not in our part; that is in your part.

932. Is the answer to my question that, generally speaking, they are engaged in agricultural pursuits during the summer?—Yes, just as they are required. Last season when the weather was very good the farmer could get through with employing little labour from weavers. This year he will require the services of quite a number and not get the same amount of work done.

933. You are speaking of an entirely agricultural district now?—The manufacturers are in Lurgan, but the hand-loom weaving is done in the country. (Mr. Bryson.) I can speak for over 400 weavers. At least 33 per cent. of those would not earn more than 2s. a week all the year round.

934. What do the other 67 per cent. earn?—About 33 per cent. would earn about 6s. a week and 33 per cent. 8s. to 9s.

935. Do not you think that the 33 per cent. who earn 8s. ought to be insured?—No.

* I would now, if asked, estimate percentages to about—

20 per cent. earning 12s.	
20 per cent. " 10s.	
20 per cent. " 8s. 6d.	approx. and giv.
20 per cent. " 7s.	

working regularly.—J. H. McD.

936. Why?—For this reason. I represent a firm that has 600 or 700 power-looms. We have two departments, the hand department and the power-loom department. The balance between the two departments is so small that if there is any more weight added to the hand-loom we shall practically close that department. When the Insurance Bill was going through the House of Commons I notified my landlord in the Maze District, where we employ 250 now, and in busy times more, and I told my landlord—'If this becomes law I close this house.' That would throw 250 different families very largely out. As it is, now, a good deal of the stuff that we actually make is made by men with hand-looms.

937. Is there no hand-loom work done inside factories?—No.

938. That is entirely dispensed with?—It is entirely dispensed with.

939. (Mr. Hugh Bowie.) You mean in your district?—To my knowledge there is not a hand-loom in a factory in Ulster. (Mr. McCann.) We are only answering about linen countries. (Mr. Bryson.) The last factory in Ireland that did it has been closed for several years.

940. (Chairman.) Would it not be possible to collect insurance contributions by reference to the amount of work done? I will give you an example. If you take an average class of work for which you say the regular workers could earn 10s., then the insurance contribution might be 3d., on every 10s. worth of work paid for, instead of every week?—It would add such a weight to it that it would simply wipe us out. It would ultimately wipe out from 30 to 75 per cent. of it. We know that from our monthly statement.

941. That is a very emphatic statement. I do not put the next question because I doubt the accuracy of what you say; but how would you convince the Committee?—We will not attempt to convince them. We will close the place.

942. That is a threat. If your statement is correct and such a state of things is likely to occur, it would influence the Committee. How can you prove that it is the case?—Let the Committee see our hand-loom cost and our power-loom cost. The Committee is at liberty to go any time they like and see the cost books for years past. That is the way I would convince them. (Mr. McCann.) It is quite correct.

943. (To Mr. Bryson.) Could you submit to the Committee that information? They would treat it quite privately?—I will give you any information that you ask for.

944. I am sure the Committee would like to have demonstrated by figures why it is that an industry could not afford what is, after all, a very small percentage of impact on the working expenses?—If the workers were working 52 weeks in a year, it would be a very small thing, but only a very small proportion work for 52 weeks in a year.

945. If the insurance were paid on the amount of work done, what would you say then?—I will show your secretary the cost, and he will see it for himself. Our firm have both power-looms and hand-looms.

946. Would you corroborate what the other witness has said that the insurance contributions would practically mean closing the hand-loom part of your trade?—Really it is decreasing.

947. (To Mr. Blake.) Do you say so, too?—Yes.

948. (To Mr. McCann.) Can you give us practical demonstrations that this new increase of cost on the working expenses in the hand-loom work would practically drive the trade away, or rather, would turn the profit into a loss?—It depends upon what demonstration you require. You are not taking our word in what we have said already.

949. Do not think for a moment I am doubting your word, but we want to know whether you can give us any proof of what you say. We have to weigh the evidence?—Anything you ask us to do we will supply. (Mr. Bryson.) Our firm can give the cost of the output of 600 or 700 power-looms, and the output of 400 or 500 hand-looms. Mr. McCann is not in a position to do that.

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950. A bold statement by the employers that they cannot afford it will not do. That sort of statement has been made in every reform that has been introduced?—(Mr. McCann.) We are all the time looking for help. It is an old industry, and others throughout the country are being helped.

951. That is not an answer to the question. You say that this will be a grave injury to the industry. I want to know how. Can you demonstrate that?—(Mr. Blane.) I can corroborate Mr. Bryson's statement. Weavers have been connected with our firm for the last 40 years.

952. (Mr. Hugh Barrie.) We are not at all doubting any statement you are making to us, but we are business men. We have had assurances to the very opposite effect to those that you are now making to the Committee, and we are bound to deal with statements on both sides. It is a statement that is proved by documentary evidence that will finally weigh with us as a Committee. Have you two departments?—(Mr. Bryson.) We have two departments.

953. Are your books audited by a chartered accountant?—No, the costs are not audited by a chartered accountant.

954. Do you not take out your profit and loss annually on the two departments?—No.

955. Can you have a brief abstract prepared for us in confidence, that will prove the contention that the impact under this Act is going to seriously cripple you or threaten you with extinction?—Yes.

956. I do not want an expensive abstract?—We cannot give an audited account of profit and loss of the two departments, but we can give you what we sell at and our costs. We can show you the cost of a 16-hundred hand loom, a 16-hundred power loom, a 17-hundred hand loom, a 17-hundred power loom, and an 18-hundred, and so on. You can say the same year, the same set and the same width at a less price if made by power loom than by hand loom.

957. Are the figures correct as to the smallness of the wage that some of these men are earning, for instance, 3s a week?—Yes, the people work part of the time—on a wet day, for instance—at the looms. They rest the time they are farming, fishing, and fruit growing.

958. Why should that apply so much to your branch of the trade?—They can make more at fishing in Lough Neagh, and they can make a fine thing out of the trout growing, which takes them all the summer. They work a little at the winter time, and in what we call the close season, when they are not allowed to fish in Lough Neagh.

959. What would the average worker make if he wrought a week at his loom, working ordinary hours, taking the year round?—18s a week. (Mr. Blane.) A special weaver whom I saw yesterday told me that he could make 3s a day. (Rev W B. Allen.) Sometimes different members of a family would work on the same web.

960. We are assured that at the heavy end of the business there are two kinds of looms?—(Mr. Blane.) Yes.

961. Does what has been said apply to you and of the trade?—Six people could weave at the same loom.

962. (Chairman.) What do you mean by saying that this insurance contribution is going to do away with hand-loom work altogether?—The demand is very small.

963. If the impact is a small one, are we to understand that it will increase the cost of hand-loom work to such an extent that people will be driven to power-loom work?—Yes. We are making one set of 22-hundred which is the biggest set in the trade at that end of it. We are doing it to keep the weavers, whom we have had for a long time, but there is a loss. It is trifling, but there it is.

964. Is not the border line 18-hundred? In other words, hand-loom work is between 20 and 24 hundreds, but not 3?—Yes.

965. What proportion of the weaving comes between 20 and 24 hundreds?—More than a third of ours.

966. Do you state quite positively that a small impact of contribution will drive that third away altogether?—We shall do the work with the power loom.

967. But you cannot get the same kind of fine work?—Yes.

968. Supposing that we put in our report that the weaving manufacturers have come here and deliberately asserted that a small insurance contribution is going to be the means of increasing the cost of production of hand-loom work to such an extent that people will be driven to having power-loom work, which is inferior?—It is not inferior; it is the same quality.

969. Conset work then?—No.

970. Can you make the fine counts with the power loom?—Yes, up to 24.

971. (Miss Peckham.) You have spoken of 2,000 weavers?—(Mr. McCann.) Yes.

972. Are they all men?—No. A large proportion of them are women and girls, and a small proportion men.

973. Most of the hand-loom weaving is done by women and girls?—Yes.

974. You spoke of workers earning 7s., 10s., and 12s.?—That is when they are working regularly.

975. Would that apply to women chiefly?—That is the whole of those in the house. The man would probably earn 12s.

976. Have you 2,000 families to whom you give work?—No. It is 2,000 looms.

977. How many of these looms would be worked by women?—The daughters are a large majority. The women work up to a point when they are married.

978. How many of those of whom you speak would be women and girls?—I should say 40 per cent.

979. The 7s., 10s., and 12s. are not men's wages entirely?—(Mr. Blane.) The head of the house takes out the work in every case and brings it home and gets the wages for the daughter or the son.

980. I understood that; but where the father is an agricultural labourer, for instance, or has a small holding, there would be the family's work?—Yes. The father would bring home the wages.

981. Small holdings are very common in that part of the country?—Yes. In a family there may be one working at weaving, one in a factory, and one labouring. (Mr. Bryson.) That is where they live near a town.

982. You say that the hand-loom trade is going down?—(Mr. McCann.) It is not increasing.

983. What is the reason for the going down?—Because of machinery.

984. It is going down Insurance Act or no Insurance Act?—Certainly. It only hastens it. Anything that would help it, would certainly keep it going a number of years longer. There have been several improvements in the last 10 or 20 years that have helped to keep it.

985. Would it not be more profitable to the employer to have all power-loom work as the hand-loom work disappears?—(Mr. Blane.) I would not say that it would increase. I want the same proportion of profit on all the goods I handle. If a hand-loom profit is below a certain figure, we may go on for a while, but not indefinitely. We cannot do so. I like every piece of cloth at our place to pay the same profit. (Mr. McCann.) Some of the power-loom people would be glad to see the hand-loom workers wiped out, so that they may have it in their own hands. (Rev W. B. Allen.) In the parish I am interested in, the hand-loom weaving was practically dead about four years ago. I wrote to the Department of Technical Instruction to ask the Inspector if he could do something for hand-loom weaving. Mr. Macartney-Fliggate put me in touch with Mr. Blane, whom I did not know until then, and he asked him to send as much as he could to our neighbourhood. There is an office in our district. It has succeeded to a moderate extent. If the office was closed it would be a very great loss.

986. (Chairman.) Why is there any hand-loom work done at all, as the power-loom work is cheaper?—(Mr. Blane.) In a house with two or three looms

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some of those looms will produce fine work, one may be kept on coarse work to give employment to the whole family although at a slight loss.

987.8 The power-loom work is considerably cheaper?—No, not in the fine sets, but it is in coarse sets.

989. You cannot mean to say that it is not cheaper. Now, if power-loom work is considerably cheaper, why is hand-loom work done at all?—We can make a certain proportion as cheaply as power-loom work, viz., fine sets 25 shreds and upwards.

990. (Mr. Dicks.) The Trade Marks Act did not apply at all to cambric?—No.

991. Are the cambric linen work and the cambric work in distinct districts?—In the same house you

would have the two, but they are entirely different trades.

992. One witness said that fruit growing, fishing, and so on, had an effect on the cambric trade. I want to know whether cambric weaving goes on in the same district, because the wages are very much higher, we are told?—Yes, they are not in the same boat at all (Mr. St. John). The cambric is limited to a particular district lying between Lisburn and Lurgan.

993. I thought that the other witness said something different?—He misunderstood your question. (Mr. McCann.) You get them mixed in a district—probably in the same house.

The witnesses withdrew.

Adjourned for a short time.

Mr. W. H. WHEAT and Mrs. BENTON examined.

994. (Chairman to Mr. Wheat.) What is your official position?—My position is secretary to the County Fermanagh Committee of Technical Instruction.

995. What do you wish, specifically, to tell the Committee?—The Committee of Technical Instruction employ several teachers to teach cottage industries, the principal of which is needlework, and also lace and crochet-work. There are over a thousand workers in the county.

996. What districts do they cover?—They come from the poorer parts of County Down—of the mountainous places of the county. Our committee is a committee of the county council.

997. Your committee was established to institute various kinds of systems of needlework amongst the poorer people of the county?—Yes, as part of their work.

998. What bearing has that on our inquiry?—These poor cottage workers have much given out to them by Mrs. Robinson, the committee's teacher.

999. Do you supply the material?—Yes, we supply the material.

1000. The thread, and so on?—They purchase the thread themselves. We give out the material.

1001. When the material is made up, what becomes of it?—The agent sends it back again to Ireland Brothers principally—to the house in Belfast. We get the principal part of our work from Ireland Brothers in Belfast. They send down the linen to be embroidered and marked where to do it, the teacher gives it out and teaches them how to do it, and it is returned again through the teacher to Ireland Brothers. The teacher pays them for their work.

1002. Does the teacher act as agent to Messrs. Ireland Brothers?—Yes.

1003. Does she make any profit out of it?—She makes nothing out of it. She is paid by the county council or the county committee, as the case may be.

1004. All the profit that is made by the workers goes to the workers?—Every bit of it.

1005. How many workers are there in the county?—Over a thousand in the county.

1006. What are they engaged in?—The principal thing is lace and crochet and the next is needlework, embroidery, and so on.

1007. Are they entirely women and girls who do the work?—Yes, women and girls.

1008. What amount of wages do they earn per week?—This work is not the main part of their employment—I want to point that out. The county council and the Department of Agriculture teach this as an auxiliary to their ordinary way of getting a living.

1009. What is their ordinary occupation?—Working on small farms, and so on.

1010. When do they do this work?—The principal time is October to March.

1011. Is it entirely confined to the winter months?—No; they work at it in their spare time in the summer months as well, when they are not labouring on the farms.

1012. How much time do they devote to the work on the average?—They do not work full-time, but they

work in the evening. They have their poultry and farming.

1013. How do you know they do not work at it in the daytime?—They simply fill up their spare time. I can tell you of a needlework class in County Fermanagh. People like Ireland Brothers give a bonus or commission of 10 per cent. on the work to the teacher. We divide the bonus at the end of the year among the workers in proportion to the amount of money they have earned.

If a woman earned 20s., she would get 2s. at the end of the year. It is 1s. per £ as bonus. There are 92 in the class. The total earnings for the class in the year were 515s.

1014. What does that amount to each?—5s. 14s. 6d. each.

1015. That is an average of about 2s. a week each?—Some of them might only work one week or two weeks, others 10 weeks according to the time they have to spare. A woman and daughters would do more than a woman with no help at all in the home.

1016. What is the highest amount that any one worker makes in a year?—30s. 12s. 11d. is the highest I see here. That woman has daughters. Other amounts are 13s., 18s., 19s., 4s., 11s., 8s., 16s., and so on.

1017. Do you think that any of these workers should be included in the Insurance Act?—None whatever.

1018. Why do you say that?—When we took up this to encourage this and other cottage industries, we never for a moment intended that that should be the main support. We pay far more attention to poultry-keeping and other things in connection with the farm. This is an auxiliary.

1019. Supposing they made 7s. in the week?—A good worker can make that.

1020. And 5s. or 6s. in other occupations, would not the two things together make a reasonable sum upon which they should be insured?—There are other things like keeping poultry. The industry of embroidery was never for a moment intended as a mainstay for the people.

1021. Have you consulted any of them with regard to coming under the Insurance Act?—I brought this matter before my committee on Thursday, and they told me to come to this inquiry.

1022. Have you consulted the workers themselves as to whether they would like to come under the Act?—No; we do not employ them as a matter of fact.

1023. But they are employed persons in a sense?—The needleworkers are, in a sense.

1024. From your own knowledge would you say that they would like to come under the Act?—I am sure they would not.

1025. Why?—I have not a good many of them, and they said that if they had to pay an insurance rate it would wipe out the whole industry.

1026. Who said that?—The teacher and the workers.

1027. Did Ireland Brothers say that?—No.

1028. Then how do they know?—At present there is great difficulty in getting work from them at all. Much of the work is done by improved machinery.

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Mr. W. H. WHEAT and Mrs. ROBINSON.

[Continued.]

We only had enough to keep half of them going last winter.

1022. Is the work on the decrease?—Yes.

1023. How much has it decreased in the last twelve months?—(Mrs. Robinson.) There is nearly 2000 decrease this year.

1024. How much work did you give out, Mrs. Robinson, last year as compared with the year before?—About 1500 less.

1025. When did the year end?—31st July.

1026. The second year has just concluded then?—Yes.

1027. What is that difference due to?—Machinery is doing the embroidery now.

1028. This is not all embroidery work that they do, is it?—Yes, all hand embroidery in my class.

1029. What other classes are there?—(Mr. West.) There is the lace and crochet work. The workers can sell the work to anybody.

1030. What other classes are there like Mrs. Robinson's?—There are four other classes in the county like hers.

1031. (Mrs. Robinson.) You teach the girls and women crochet and embroidery?—(Mrs. Robinson.) Yes. The springing teacher gets the work from Belfast.

1032. You give the girls and women whom you have taught, work to do after they are efficient?—Yes.

1033. Have some of them been working for you for some time?—Some of them have been working for five years this month.

1034. They could not be considered as part of a school at all?—The classes are only held in a private house. Any new worker who comes has to be taught. Some of them have learnt long ago.

1035. Some of them. You are acting as an agent really. They are not really being taught?—Some of them are.

1036. When those who have newly come to the class have learnt how to work, you do not stop giving work to them?—No, they get it continued.

1037. Is there any reason why a firm like Messrs. Ireland Brothers for instance should not pay contributions for these workers as well as for other workers?—There is a great difference.

1038. What is the difference?—Some girls make little per week.

1039. But any worker who is herself dependent on someone else for her living can get an exemption, and need not herself contribute. Is there any reason why the firm who give out the work should not have to pay for these workers just as the same way as they pay for other workers?—It is not in any way philanthropic, is it?—(Mr. West.) They are glad to get the work.

1040. The people who are most glad to get the work are the people who are dependent on it?—Not a family that we give work to depend on the work. They are all small farmers and cottagers, fruit growers, and people of that description.

1041. Supposing that a firm has to pay insurance for workers who are dependent upon the work, but not on those who are not dependent upon it, might not that cause them to give preferential treatment?—Yes.

1042. Would it not be fair for the firm to pay for both sets of workers alike?—It would not be worth their while to contribute on such a small matter as ours. We fear that if Ireland Brothers have to pay anything at all, or any other firm, they will cease to give it altogether.

1043. (Chairman.) Where can they get it done?—In Japan, or many places.

1044. Supposing they only pay on the amount of work done and all the outworkers are included in the Insurance Act, what do you say?—Some of the work is done in the Canary Islands.

1045. Speaking on behalf of the work done in Ireland, what do you say?—Speaking on behalf of the work done in Ireland, some firms say they can get it done as well in the Canary Islands as in Ireland.

1046. How many workers have you that you could keep employed all the time that they have available?—We have a thousand workers altogether.

1047. You did so much last year. Now how much more could you have taken?—Our classes last year earned about 4,000. That is calculating the amount of work that is sold through the class. Besides that, the people taught by our committee earned about 10,000. We would have 14 or 15 classes in the county altogether.

1048. How much does the amount of outwork come to, taking all the classes?—All the workers that we have in the county I should say earn 10,000 a year.

1049. (Mr. Hugh Bards.) Under the technical instruction scheme?—Taking the workers taught by the technical instruction scheme, about 4,000 worth of work is sold through the classes taught by teachers such as Mrs. Robinson. We have ten or twelve teachers, that is taking all in—crochet, lace, embroidery and needlework.

1050. (Chairman.) I want to know the figure that applies to outworkers under your particular direction?—4,000 I would say.

1051. What is the average amount earned by each?—£1 14s 6d.

1052. Would the other classes approximate to the same figure?—About that.

1053. (Mr. Hugh Bards.) Have you felt machinery injuring the classes at all?—Yes. We get most of our work from Messrs. Ireland Brothers in Belfast. They are the best payers and give the best commission. Last year Mrs. Robinson and one of our other teachers had great difficulty in keeping even half their workers going during the winter months. The reason given was that there was so much being done by machinery.

1054. I rather fancy that the position is that there is going to be more done by machinery. The department have not a county committee at Derry; they have at County Down, I think. At whose request do you give evidence?—The county committee.

1055. Have you communicated with the Secretary of the Department of Technical Instruction?—I wrote to the department pointing out the difficulty and to know what I should do, and they said that it was a matter entirely for the Insurance Commissioners.

1056. Did you ask permission of the county committee?—They asked me to come.

1057. I am chairman of our county committee and I do not remember that any of our committee suggested that we should send our secretary here?—Messrs. Ireland Brothers wrote to me for Mrs. Robinson to come.

1058. I wanted to know how you came to attend. Now with regard to springing, have you the same difficulty in getting the work sold?—We have difficulty in getting the work at all from the firms in Belfast. We could do far more crochet work than we can get.

1059. The wage that the average people earn is a mere trifle, I understand?—A mere trifle. We have 92 workers in one class at Belleek, and last year the average was £1 14s 6d. That was the best year we ever had.

1060. Now instead of a contribution per head, if it is suggested that there should be a contribution on the value of the actual work done, would that commend itself to you?—Well, we are of opinion that anything at all would prevent these firms from giving us the work, because there is a terrible lot of people looking for it.

1061. (Chairman.) I understand that in actual practice the work is given out by the teacher and the work is paid for by the manufacturer. It is a commercial transaction?—Yes, from the point of view of Messrs. Ireland Brothers, I suppose.

1062. (Mr. Duffin.) Who pays the carriage on the work?—The teacher pays for one way, and Messrs. Ireland Brothers the other.

1063. She gets no commission?—No. We pay the teacher and we get the commission and divide it among the workers at the end of the year, after deducting carriage and incidentals. Generally about half of it goes to the workers.

The witnesses withdrew.

7 Aug. 1912.] Messrs. COCHRANE, SMITH, FREEDEN, DOAK, CRESSWELL, CALVERT, and HADDOCK. [Cont.]

Mr. THOMAS COCHRANE, Mr. THOMAS SMITH, Mr. WILLIAM FREEDEN, Mr. JOHN DOAK, Mr. EDWARD CRESSWELL, Mr. JOHN CALVERT, and Mr. JOHN HADDOCK examined.

1071. (Addressed to Mr. COCHRANE.) Do you attend to day as hand-loom weavers?—Yes.

1072. Are you members of any association?—No.

1073. Who asked you to come to give evidence to-day?—Well, I may say that nobody authorised me to give myself that brought me into it. I wrote to one of the Commissioners stating our grievances, and then after that I got notice to appear here to-day.

1074. Did you consult any of your fellow-workers?—Yes.

1075. How many did you consult?—I consulted eight or nine.

1076. You have brought them all with you?—Not those that I consulted. I got them to sign the paper that I wrote to one of the Commissioners.

1077. How many hand-loom weavers are there altogether in your district?—I suppose that in my district there might be between 300 and 400.

1078. Have you had an opportunity of conferring with more than eight or nine of them?—Yes.

1079. How many do you think that you have mentioned the subject to?—I have mentioned the subject to a couple of dozens or more, I should say; in fact, I should say a hundred weavers.

1080. What is their opinion about being included in the benefits of the Insurance Act?—Their opinion is that there is no demand for it at all and they think that it will injure the trade.

1081. What makes them think that it will injure the trade?—The reason why they think that is, that our employers will have to pay for us 4d a head and they cannot do that without taking something off our earnings, and our earnings are so small that we think they are small enough without losing any.

1082. What is the average amount of wages earned by the weavers that you have spoken to?—Taking the coarse weaver with the fine weaver and the hours that they have to work daily (they work from 14 to 16 hours per day), on an average they would not earn more than 10s. per week.

1083. Are there a considerable number of weavers who earn less than 10s. a week?—Yes, there is a considerable number who earn less than 10s. a week. A considerable number would not earn more than 7s. a week.

1084. How many hours a day do they work?—They work the same hours as the other weavers, but there work is coarser and there is not so much of it. The work is reckoned by the piece. We have so much for weaving each piece of cloth. The coarser the work is the less you have for it, and the finer it is the more you have for it.

1085. Are not a number of weavers in your district, employed in the factories?—Yes, there are a number of weavers employed in the factories.

1086. Are any hand-loom weavers employed in the factories?—Yes.

1087. A large number?—A good number, 50 or 60 hand-loom weavers would be employed in the factory belonging to my town.

1088. Is the work done in precisely the same way as that done by the outworker weavers?—No, it is not. There is a great difference between the hand-loom work and the power-loom work.

1089. But are there any hand-loom weavers in the factory?—Yes.

1090. Do they work in exactly the same way as the others? Is the work that the hand-loom weavers do exactly the same as the work that the outworker hand-loom weavers do?—Yes.

1091. The indoor hand-loom weavers are insured?—Yes; those working in the factory are insured.

1092. Do you not think that the hand-loom weavers working in their own houses should be insured just as much as those who work in factories?—I do not.

1093. What is your reason for saying that?—The reason is that they make such small wages in their own houses, and if we are forced to comply with this Act, our employers will not pay us the same wages for our work as they do now, they will reduce our wages.

We are only making 10s. now, and at the very least it would take about 8s. a week to keep up the machinery. We have our own machinery to keep up out of that.

1094. Are you and your friends here all employed in outwork?—Yes.

1095. Why do you not go inside a factory?—Our constitutions would not stand the inside work.

1096. Is it because of your general health that you prefer the outwork?—Yes.

1097. All of you?—Do you speak for the whole of your friends?—Yes, I do. We are too far out in years to be fit to stand power-loom factories.

1098. Do you do the outside work because it is more beneficial to your health?—Yes. Some of the hand-loom weavers live too far out of the town to work in a factory.

1099. Do you know any members of your trade who do outwork who are insured in any way?—I know numbers of the hand-loom weavers who are working now in power-loom factories who are insured.

1100. But I mean, before the Act came into force?—I do not know any who were insured before the Act came into force.

1101. None at all?—No.

1102. Are you insured yourself?—No, I am not, except in a burial insurance company.

1103. If the employers did not object to paying the contribution, would you still prefer not to come under the Act?—I would agree with the Act if the employers would agree not to reduce our wages; but that is a thing which they would not do. Some of them have threatened to close down already.

1104. Supposing the Commissioners were to insist (I only say supposing) on the hand-loom weavers being included in the Act, would you object to paying your contribution?—I would if I thought that our wages would be reduced.

1105. But assuming that the wages would not be reduced, would you be willing to pay your contribution?—I would. That would only be 3d a week. They cannot bring us, as any of the hand-loom weavers, in to pay more than 3d.

1106. Your objection to coming under the Act is because you are afraid that the employers would reduce your wages?—They would reduce our wages; and even worse than that, it will take the hand-loom weaving out of our country.

1107. If the employers are going to reduce your wages, that is tantamount to making you pay the whole contribution. Now if you pay the whole of the contribution why should the trade suffer?—If we pay the whole of the contribution our employers will not be at any loss and the trade would not go out of the country; but I say that our wages are small enough without having to turn round and pay 3d a week out of it.

1108. But you said in answer to a question that I put to you, that you are afraid that the employers will reduce your wages?—Yes.

1109. You added to that that there is something much worse than that, and that is, that the trade will leave the country. I put it to you that if the employers reduce your wages to pay the contribution, the employers will not suffer, because you would pay the whole thing?—We should pay the whole thing if they reduced our wages.

1110. That is what you are afraid of?—That is what we are afraid of, and, as I was going to explain, it will take the trade out of the country if the employers have to pay. Some of our employers have threatened to close down already, and it will throw hundreds of old people, who are fit to do nothing else but work at the hand-loom, idle.

1111. You are afraid that if they do not reduce the wages the employers cannot bear the strain of this extra cost?—They cannot and will not.

1112. Why do you say that?—Many employers have 200 or over 200 weavers; they would have to pay 4d. a head for them, and they would be paying over 100s. a year.

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1113. Supposing the Commissioners agreed to assess the employers only on the amount of work done, and instead of having to pay 4d., they had to pay 5d., do you think they could stand that?—It might come in between our employer and us. It would be assisting our employer.

1114. Supposing that some of the workers were only making between 5s. and 6s. a week, the employer would not be charged 4d., but only a proportion of the 4d. Do you follow me? Supposing one of you men is working full time and making 12s., the employer would pay 4d.?—Yes.

1115. Supposing that three of you only earn 12s. between you and the employers' contribution was only 4d. for the three, what would you say to that? The employer would pay 4d. on 12s. and a third of 4d. on 4s.?—That would be very fair, but it would not work out altogether, I am afraid.

1116. You are rather afraid at the back of your mind that if you come under the Act, in the long run you will have to pay the sum by reduction of wages?—Yes, that is what we shall have to do.

1117. As you belong to no society, I suppose there are no authentic figures as to the average amount earned by hand-loom weavers?—If you were to go to any of our employers they could give you the average of our earnings at any time from their books.

1118. But there are no figures forthcoming from the men's side?—No.

1119. (Mrs. Patterson.) Are you speaking now for cambric weavers, or for damask weavers, or both?—I am speaking only for cambric weavers, not the damask weavers at all. They are a branch by themselves. We are plain cambric weavers.

1120. That work is done by hand-loom in the factories?—No, it is done in the houses outside the factories.

1121. You said that it is also done on hand-loom in the factories?—No, I did not. I said that hand-loom weavers were working at power-loom factories.

1122. Not in the cambric?—We work on the hand-loom in our own houses.

1123. I understood that there were hand-loom weavers working inside on cambric?—No; that is wrong.

1124. (Mr. Hugh Barrie.) You said that there were 50 hand-loom weavers in a factory in your town?—Yes, working on the power-loom; but they are hand-loom weavers.

1125. (Mrs. Patterson.) Are any of you giving all your time to the weaving?—Yes, we all give our full time to it.

1126. You are not working on a loom?—We are working from 14 to 16 hours a day at weaving.

1127. What are you earn in a week working in that way?—Taking the coarse weavers and the fine weavers, on the whole their wages would not exceed 10s. a week the year round.

1128. Do you do fine weaving yourself or do you do both?—Both.

1129. What would the average of a fine weaver be?—He might average between 11s. and 12s. a week.

1130. And the coarse weaver 8s. or 9s.?—Yes, or not that. Some of them do not exceed 7s.

1131. There are women who work at this work?—Yes.

1132. To what extent do the women work?—They work the same as the men.

1133. At the same sort of work?—Yes, the same sort of work.

1134. Do you get your looms from your employers at all?—No, we have to buy our own loom and provide our own implements for our loom and keep the loom up. We have to buy all that is required out of life a week.

1135. Your objection to insurance is simply that you are afraid of its effect on your wages?—Yes.

1136. If you were not afraid of its effect on your wages, you think that it would be useful to have provision against sickness, do you not?—I am afraid of its effect on our wages and taking the trade out of the country, leaving old men and old women idle who are fit for nothing else. As I said before, their contributions

would not be fit to allow them to go into a power-loom factory.

1137. If the employers could stand the cost of the insurance and the trade could stand the cost, you think it would be a good thing to be insured against sickness, do you not?—I think it would be a good thing to be insured, but our employers could not stand it. They would close down and throw the hands idle and the hands would not be fit to go into the power-loom factory or agricultural work, and there would be nothing for them except to go into poor-houses.

1138. Do you think their profits are not sufficient to stand a charge of 4d. a week?—Do you know their profits?—I do not know the employers' profits.

1139. (Mrs. Doole.) Have you any hand of your own?—No, I have not.

1140. Have any of your friends small farms or labourers' cottages?—Some of them live in labourers' cottages. Those who have land are exempt.

1141. If they only work part time?—Old age pensioners are exempt. That is three classes that our employers have to deal with.

1142. (Mr. Hugh Barrie.) Is the industry as a whole decaying, or holding its own?—It is holding its own, and there were never better orders than there are at the present day.

1143. That is what we are led to understand. Is it not the case that important owners of a certain number of high class power-loom are employers of a certain number of hand-loom weavers?—Yes, you are quite right there. The owners of the power-loom factories employ a certain number of hand-loom weavers.

1144. How is that?—I will try to explain it to you. The hand-loom cloth is counted a better material, and to get the power-loom cloth sold, the power-loom employer buys a number of hand-loom weavers at it, and they mix the one with the other and get sales for their cloth.

1145. That is interesting; but you are aware that an Act of Parliament was passed three years ago to abolish that?—I am aware of that.

1146. Has not that been effective?—In some cases it has.

1147. We are informed by other witnesses that the effect of that Act has been to revive the hand-loom industry?—Yes. I believe that the intention of the Act was to revive the hand-loom industry.

1148. Are we not entitled to conclude, then, that the industry is more prosperous than it was some time ago?—It is at the present time.

1149. And therefore the employer would not be unwilling without reducing wages to bear his share of the cost, would he?—Am I correct or incorrect in what I suggest to you—that the industry is generally prosperous just now, and therefore one might reasonably infer that the average employer would be willing to bear his proportion of the cost of national insurance?—I do not understand you properly.

1150. Am I not making it quite clear? I thought I was. If a man's business is prosperous, why should his employees get it into their heads that if a new tax—or, I should not call it a tax, a new impost—is put on the industry, on the employer and his employees the employer will reduce their wages to meet his proportion of the impost or go out of the business?—But we know that they will reduce our wages.

1151. Tell us why?—They have threatened, and some of them would close before they would pay.

1152. Do you know a single loom that is idle on account of it?—I do, I know 30 idle.

1153. That is a small proportion?—It is, in two or three thousand.

1154. Generally you repeat that the industry is prosperous now?—Yes, it is, there never were better orders.

1155. Is it one employer who has stopped 30 looms, or a number of employers?—A number of employers.

1156. May it not be a mere accident owing to other reasons?—No; they refused to give out the stamps. They would not buy the stamps. They would not pay the insurance.

1157. How many employers are in that?—Three.

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1158. Do you think that that is more than a temporary feeling?—I think it is.

1159. (Chairman.) Are you and your friends regularly employed?—Yes.

1160. For how many weeks in the year do you consider that you make 10s a week?—I give all my time to hand-loom weaving, except that I might go over to Scotland for the harvest. I have done that for a good many years now.

1161. (Mrs. Dickie.) If you were asked what you made your living by, what would you say?—Hand-loom weaving. I have been at it 36 years.

1162. (Chairman.) How long are you away harvesting?—Some harvests are longer than others, according to the weather.

1163. But about what time are you away?—About four weeks.

1164. Do your friends do harvesting?—I do not know. I have not talked to any of them about harvesting. None of them that I know of here.

1165. Are they employed in other occupations some time during the year?—Yes, they are. They do agricultural work during the harvest.

1166. How long are they at agricultural work, generally speaking?—It might be four or five weeks.

1167. (Mr. Hugh Barrie.) 10s a week, as I understand it, is the average wage that you make when you are in Ireland?—Yes.

1168. How do you account for its being so small? Do you look upon that as a good reasonable wage?—No; I count it a very small wage for the hours that we work.

1169. If it is only 10s., how is it that it attracts so many young men?—There are no young men working at it now. You would not call these men young as young men.

1170. Relatively young?—Yes.

The witnesses withdrew.

Mr. PATRICK MOSS (Fintona), Mr. FRANCIS CAMPBELL (Donagall), and Mr. JOSEPH McDOWELL (Newtownards) examined.

1182. (Chairman to Mr. Moss.) Do you appear here to-day to give evidence as an employer of outworkers?—Yes.

1183. (To Mr. Campbell.) Do you appear to give evidence as an employer of outworkers?—Yes.

1184. (To Mr. McDowell.) And you?—As an agent for the employers.

1185. Are you actual employers, or agents for employers?—(Mr. Moss.) We are agents for the manufacturers.

1186. How many outworkers do you employ?—Really I could not give you a definite idea. We employ a worker to-day, she might take out the work and return it without doing it at all. As a rule there would be about 400 or 500 on the books.

1187. How many do you employ altogether?—Roughly speaking about 600.

1188. (To Mr. Campbell.) And you?—300 constant and 500 on the books.

1189. What is your district?—County Tyrone.

1190. (To Mr. McDowell.) And yours?—County Down. (Mr. Moss.) My friend's 300 workers would do as much as 1,000 would do for me. Once in an agricultural district. They follow it as an additional means of livelihood, or to lay dress, or something of the kind.

1191. What class of work do you give out to be done?—Handkerchiefs and hosiery.

1192. Is that done exclusively by women and girls?—Yes.

1193. How many times do you set out agents for?—They are just like the workers, they set off and on. We would have about five at the present time. Sometimes it is six.

1194. What class of work do you give out?—(Mr. Campbell.) Handkerchiefs and hosiery.

1195. (To Mr. McDowell.) And you?—Much the same.

1196. Is that done exclusively by women and girls?—Yes.

1171. How long have the younger men of the group been at it?—Different times. I have been at it 36 years. The majority, I understand, have been at it about 50 years.

1172. (Chairman.) Have the employers taken any steps to insure the men?—Our employer did not take steps.

1173. Most of you are insurable under the Act?—It has upon ourselves.

1174. But most of you are insurable under the Act?—Yes.

1175. You ought to get your cards and get them stamped by the employers?—I have not got any card stamped yet. I only speak for myself.

1176. (Miss Paterson.) Have you a card?—I have a card.

1177. (Mrs. Dickie.) Did you ask any employer to stamp it?—No.

1178. (Mr. Hugh Barrie.) You have not had a settlement with the employer since the Act came in?—No.

1179. I was not doubting your statement about the hand-loom weavers at all, but I thought you were referring to a specific case which has been mentioned to us to-day already, namely, where, since the Act to which I refer, a manufacturer has created 50 hand-loom in his factory?—I know nothing about that.

1180. That is not in your district?—No. I was referring to 50 or 60 hand-loom weavers that were working in the town in a power-loom factory. There is no such thing as a hand-loom in a power-loom factory.

1181. (Mrs. Dickie.) Are there not factories where there are hand-loom and hand-loom weavers at work at those?—Yes, there are, but that is in damask work, not cambric. That is a different class of business.

1187. How many firms do you work for principally?—I say the same as Mr. Moss: he says it varies, and so it does with me.

1188. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—(Mr. Moss.) I would have to see them off the books altogether, because I could not afford to pay the contribution.

1189. What commission do you get?—10 per cent, carriage paid one way. I pay it the other. (Mr. Campbell.) I say the same as Mr. Moss. (Mr. McDowell.) And I say almost the same.

1190. Your objection is that you could not afford to pay the employer's contribution out of your 10 per cent commission?—(Mr. Moss.) No, I could not. I should have to drop the outworkers, and they would feel the want of the money.

1191. Supposing the manufacturers were to pay the employer's contribution, would you have any objection then to the outworkers being insured?—No, I would not. The only difficulty then would be this. Our trade has been hanging in the balance for two or three years. Sometimes we get so stiff at all and then a run for two or three months. The greater part of the embroidery work in Belfast is done with what they call Swiss machines, and they might likely say—

1192. I do not want you to say what the employers might say?—I am not making a case out for the employers; I am here for myself. If any pressure was put on them with regard to extra payment, they would—

1193. I do not want to go into that. (To Mr. Campbell.) What do you say?—I should have no objection. (Mr. McDowell.) I should have none.

1194. (To Mr. Moss.) What is the average amount earned weekly by each of your outworkers?—About 4s. or 5s. (Mr. Campbell.) My outworkers earn much the same. (Mr. McDowell.) I put my workers into two grades—a coarse class and a fine class. The coarse class on the average earn 3s. to 4s. a week, and

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the other class to to be a week. There are exceptional cases where they might make more, for instance at Christmas time, and so on, but they are very exceptional.

1205. Would you give the same girl fine work and coarse work?—Certainly not; she would not take it. Another thing is that the workers choose their own work.

1206. Have any of you had an opportunity of consulting the workers as to whether they would like to be insured?—(Mr. Moss) I have put it to them.

1207. What did they say?—With one single exception I have not found any willing to be insured, and the one who was willing did not understand the matter at all. (Mr. Campbell) In my district they do not understand it. (Mr. McDowell) Mine are the same; they do not understand it. They think that if it will affect their living they are better without it, and they have been led to believe, in many instances, that it will kill the industry. Three years ago things were in a very bad way, but there has been a reawakening.

1208. Do you consider that the work of these outworkers is a subsidiary employment?—(Mr. Campbell) In my district it is a subsidiary employment. (Mr. Moss) It is nothing else in our district. About four workers rely on it, but ours is an agricultural district.

1209. Do you think that they should be all included, or all excluded?—I think that they ought to be excluded.

1210. You think that they all ought to be either one way or the other?—They ought to be excluded.

1211. You know that those who depend for their livelihood upon it are insured *quo facto*?—Yes.

1212. You understand that?—Yes. Not only do I understand it, but I have arranged to have them insured.

1213. Do not you think there will be a tendency in the future for the employers to employ the outworkers who are not insured?—In preference to those who are insured?

1214. Yes?—No, excuse me.

1215. Why not?—I would much prefer to pay the insurance on a worker who required to be insured, than on a worker who did not require to be insured.

1216. But you have already paid it for those who are dependent on the work?—Their turnover in the week would be more than the turnover of six or eight of the other workers.

1217. You have no objection to paying the insurance provided the worker does a full week's work?—Not in the least, and I think the application of the Act in that case would be very beneficial to the worker.

1218. Supposing that the contribution by the employer was based on the actual work done, and that for a pound's worth of work you would pay only a corresponding amount of insurance, would you object then?—No, but the difficulty would be in keeping the books. A girl might leave any work for two weeks, six weeks, or six months, and work for others in the meantime.

1219. I am coming to that in a moment, but in principle have you any objection to the outworkers being insured, provided that the employers' assessment is based on the actual amount of work done?—I think that if it was put that way it would be the means of killing the industry.

1220. You are contradicting yourself?—If I am contradicting myself, then I do not understand the way you are putting it.

1221. You said just now that you were providing employers' contributions in the case of those outworkers who are doing a full week's work, and you do not mind doing that?—Not a bit.

1222. I suggest to you that the work of the other outworkers might be grouped together, and that you should pay on the amount of work done?—I see what you mean.

1223. You would not pay any more in that case than if it were in fewer hands?—You mean, supposing there is a certain amount paid in proportion to the amount of work done?

1224. Yes, what do you say to that?—I could not keep an account of it in that case.

1225. The difficulty would be in keeping the accounts?—Yes, as far as I can see it could not be done.

1226. Are the accounts very small?—Very small.

1227. What do they cost to?—We often give out 2d, 3d, and 4d worth of work. The highest we have paid at once is 3s or 4s. A farmer's wife, say with two or three children, would take out a quantity of work, and keep it two or three months, and return it in one bundle. In the case of 2d, 3d, or 4s, it would be poor people living close to our places, and the moment they had necessity for tea, sugar or bread, they would bring the work to us and we would pay them.

1228. Do you keep a shop?—Yes, I sell tea and sugar.

1229. Do you pay them in tea and sugar?—No, I consider that a mean act. I have never done it since the first day I sold tea and sugar. I pay cash down. We keep the best class of goods in the town. I suppose everybody who keeps a shop says that. If they like to buy from me, very well; I do not see anything wrong in it. I assist them in getting the work.

1230. What number of your outworkers would get as low as 1s a week?—Those who could only earn 1s. would not take work at all.

1231. But I am dealing with workers who get work from one and from another. You said that some of them take 2d. worth of work at a time?—Yes; but they may do that five or six times a day.

1232. How many of your outworkers receive as little as 3s a week?—I could make a guess at it, I could not tell you definitely.

1233. Give an approximate figure?—I should say a couple of hundred.

1234. Where would the difficulty arise in your paying your contribution on the total sum that you have paid an outworker in a fortnight?—I go away to a station with a certain amount of money. One comes in from one part and one from another, and I could not keep an individual tally for each worker.

1235. But do not you keep an individual tally?—Yes, but no date.

1236. Would not you know how much each worker got?—I would not know what she got between one date and another. It would involve so much book-keeping.

1237. Do not you keep books to-day?—It would not pay me to be in the trade if I did not keep an accurate record.

1238. How much additional work would it entail to show the position with regard to each outworker?—About three clerks. You could see my books. You would see a leaf covered from one side to the other. That is when they bring the work in in small quantities.

1239. Do the outworkers keep books of their own?—No.

1240. How do they know the amount due to them?—There is no difficulty. In Tyrone you would not find a farmer's wife or daughter who could not tell you how much was due when she brought in the work. I tell them the price and they know what they are going to get. There is no difficulty in it.

1241. If the Commissioners decide to include all these outworkers, could you not make an arrangement by which you could form an accurate statement as to the earnings of each one?—I could not. If the Commissioners put this on (this is not a threat, you understand) I certainly would have to close. Ten per cent commission with carriage one way would not leave me with 5s a week.

1242. You are getting away from the main line?—I do not want to.

1243. I thought we agreed that whether you paid 4d. for one worker or 4s. for six, it does not matter from the point of view of your pocket?—It could not make any difference if one worker brought me in 10s worth of work or six brought me in the 10s worth, you mean?

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1244. The only difference would be the clerical work?—Yes; it would be impossible for me to do it, and I can write as well as most people.

1245. Do you two gentlemen generally agree?—(Mr. Campbell) No.

1246. In what way do you disagree?—(Mr. McDowell) We do our trade in a different way. I go to the districts and I pay weekly in a lump sum. A girl will come in with her own work, her mother's work and her sister's work, and, it may be, a friend's work. She has a book and she knows what she is going to get before she brings in the work.

1247. Are the four outworkers in one book?—Yes. One sewer does for half-a-dozen. It may be an invalid, it may be a friend, her own mother or sister or someone else. Perhaps they come in in a week or a fortnight. Three mornings a week they come in at my own residence.

1248. How many outworkers do you employ?—I can rely on 400. I could make that 300 a thousand.

1249-50. Are we to understand that the 300 you employ might be increased to 1,000? Do the 300 outworkers work entirely themselves, or do they sometimes engage other people to assist them—members of their own family and friends?—Certainly. The 300 might represent 600 or 800 or 900.

1251. The difficulty is that you could only deal, in regard to the insurance, with the person who brought the work in?—Yes.

1252. (To Mr. Campbell) Now what are your objections to the outworkers coming under the Act?—I could not afford to pay the contributions.

1253. But that is not an answer. Have you any outworkers now who are insurable under the Act?—No.

1254. Have you any who are dependent on the outwork for their livelihood?—No, practically speaking I have not any outworkers who are absolutely dependent on springing for their support.

1255. How many have you?—Roughly speaking, 600, but I cannot depend on their coming to me weekly.

1256. How often do the 600 work for you?—I have 600 names on my book, but they go to other agents.

1257. I did not ask that; but how often would they come to you?—I cannot say. They might not come every week or every month.

1258. Do you keep an accurate account of how much you pay each of the 600 every week?—No; I just pay them for the work as they bring it in. I do not keep an accurate account of how much I pay any worker; I pay them the money as they bring in the work.

1259. (Miss Paterson) When you give out the work, do you give the workers the particulars required by the Factory Act?—Yes.

1260. They know the price they are to receive?—(Mr. Moss) Yes.

1261. Then what immense difficulty is there in knowing how much you have paid in a fortnight?—They might come in to-day, but they might not come in for two months. I would not have any date to show when they brought it in.

1262. All that would be needed would be to do it in such a way that you could add a date, showing when the work was brought back to you. If in any book you had an additional column for the date when the work was brought back, that would meet it?—I could do that, but as Mr. McDowell stated, our worker brings out sewing for three or four.

1263. You did not tell us that?—Excuse me, I said that a burner's wife would have her children and herself working at it.

1264. But Mr. McDowell was speaking of different households, I understood?—They come in from places seven or eight miles distant for work.

1265. You give a certain amount of work out to one person?—Yes.

1266. What you have to do is to put a date showing within what week, or fortnight, the work was brought back to you?—I could do that all right. A worker might distribute the work over five or six workers; she

brings it back again, and I could not tell you who has sewn it.

1267. I am speaking of the difficulty you put about being able to show how much you had paid a worker. The distribution by a worker is another thing. Your difficulty would be met by a column for the date?—I am afraid that it would not be. The worker I gave it out to might not be the worker who returned it, and I could not say what quantity of work a worker did herself and what quantity her sister or her friends did.

1268. The wages you pay are payable to the person to whom you give the work?—No, excuse me—to the person who brings it in.

1269. That person represents the person to whom you gave it?—Yes.

1270. It would amount to the same?—Yes, it would amount to the same thing.

1271. And the contribution could be dealt with in the same way?—The difficulty I mentioned could be met, as you say, by a column for the date; but you should see a page of an outworker's book.

1272. I have seen a good many, and I know exactly what they look like.—You quite realise the difficulty of putting dates?

1273. I am quite realise the simplicity of keeping books very clearly?—I can keep books as well as anybody in the trade, I think, but what you put would not give particulars of how many workers were employed upon the work.

1274. No, but it would meet the point of date?—Yes.

1275. Take the case of where a woman takes work out, and herself distributes it. That is not usual is it?—(Mr. McDowell) Yes. A woman will come in and she will draw some pay and work herself and some for a woman whom, perhaps, I have fallen out with for bad work; but I know nothing about that really. She is accountable to me for the work, and I am accountable for the money.

1276. It seems a very kind thing for a woman to take out work for another. Would she make a profit?—Yes. I have given out work at 1s. 3d. a dozen, say, and the person she took it out for has had a difference with her and has come in about it, and she had got it at 1s from the other worker. I would not say that there are many cases, but there are some. A woman will act as a carrier.

1277. Last winter you had a good deal of bad work?—Yes.

1278. When you give out that kind of work, you give it to somebody whom you know yourself?—Yes, someone I know thoroughly.

1279. How many of such workers would be dependent on the work, with no substantial help from anything else?—20 per cent. of my sewers are wholly dependent on it.

1280. Those would be insurable?—Yes, they would be insurable. About 20 per cent. are really dependent upon it, and have no other resource.

1281. How many would be earning 5s or 6s and be partly dependent on the work?—About another 20 per cent.

1282. That would leave 60 per cent?—Workers who, if the work went out of the country, could do without it, although it would be missed.

1283. If there were some on whom you had not to pay, would not the position lead to your giving the work to those rather than to the others?—I would have to sacrifice those that I make no profit on.

1284. Would it not be a hardship to some who are dependent on it?—It would be a great hardship, but we are only working on commensurate, and unless we have a big turnover we make very little.

1285. Supposing that the employers really paid the insurance, would your view be that the equitable thing is to have them all insured?—As long as it does not touch my pocket I would be glad to have them all in.

1286. You know your workers very well, I know. Have you talked with them?—I have. They all live in dread of this thing. They have been led by various people to believe that their bring will go away. They

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have asked me questions. I have not taken time to study any of the points myself, like many other people. I cannot understand it.

1287 Do you think that they would be glad to have the Insurance Act if they had not to pay?

The witnesses withdrew.

MR A. P. JENKINS, MR JOSEPH MAXWELL, MR JOHN WILLIAMS, MR. A. N. INELAND, and MR. SAMUEL McMURRAY examined.

1288 (Chairman) Do you appear to-day to give evidence as employers of outworkers?—(Mr. Jenkins) I do.

1289 The first three of you are engaged in embroidery. I understand. (To Mr. Jenkins) How many outworkers do you employ?—I have not the faintest idea. I employ them through an agent (Mr. Maxwell) It is the same thing with me. (Mr. Williams) I also employ them through an agent. I could not get a number.

1290 Do you know the districts in which the workers live?—(Mr. Jenkins) Yes, geographically. County Down, County Donegal, and parts of Londonderry and Antrim. (Mr. Maxwell) The same district. (Mr. Williams) The same district, including Tyrone and Fermanagh.

1291 What class of work do you give out to be done?—(Mr. Jenkins) We chiefly give handkerchiefs and linen. (Mr. Maxwell) Our company give out handkerchiefs, linens, tea-cloths and things of that kind. (Mr. Williams) Ours is entirely handkerchiefs.

1292 Is it exclusively embroidery work now that the outworkers do?—(Mr. Jenkins) Exclusively embroidery. (Mr. Maxwell) There is a small proportion of thread-drawing. (Mr. Williams) I would say the same.

1293 Is that work done exclusively by women and girls?—(Mr. Jenkins) To the best of my knowledge, yes. (Mr. Maxwell) Yes. I understood that there are a few men who do it, but a very very small minority.

1294 Do you employ workers direct or through agents?—(Mr. Jenkins) Altogether through agents. (Mr. Maxwell) Both direct and through agents.

1295 Is it your opinion that the outworkers should be included in the benefits of the Insurance Act?—(Mr. Jenkins) It is my opinion that we could not afford it.

1296 That is not the point?—Do you mean, is it my opinion that it is advisable that workers should be insured?

1297 That these outworkers should be included in the benefits of the Insurance Act?—Yes, it is possible I should say they had better be included in it.

1298 (To Mr. Maxwell) What is your opinion?—I think so—yes. (Mr. Williams) I favour the principle of the Act entirely.

1299 Are there any reasons why this particular class of outworkers whom you employ should not be included?—(Mr. Jenkins) The reason to my mind is that our agents could not afford to pay insurance, and that we as manufacturers of the particular articles that we make could not afford to pay it. (Mr. Maxwell) There are a number of other reasons. Take, for example a woman bringing in the worth of work which is the work of three people, who is to be insured—the woman and the other two, or only the woman who brings in the work? Anything that adds to the cost of Irish handwork may ruin the whole business. (Mr. Williams) Only a small proportion are dependent on it for their livelihood.

1300 Those who are dependent on the work for their livelihood are insurable under the Act, you understand?—Yes.

1301 They come under the Act *ipso facto*. This Committee has nothing to do with them?—(Mr. Maxwell) Ninety per cent. of the workers we come in touch with are not entirely dependent. (Mr. Williams) A great many of them only work during their spare time. (Mr. Jenkins) Do I understand, that the

Naturally, if someone else was going to pay for them. Of all classes of people in the world, I think the embroidery outworkers are the healthiest. That is another thing. I do not think there would be much need for it.

existing Act calls on us to insure those people who do not make their livelihood out of it?

1302 Section 81 (4) provides that this part of the Act in its application to Ireland shall not be applied to "employment as an outworker where the wages or other remuneration derived from the employment are not the principal means of livelihood of the person employed." If they are the principal means, then there is no exemption?—(Mr. Jenkins) Then as a matter of fact we ought to be paying the insurance now?

1303 Yes?—My word, I did not understand it. I am afraid we are breaking the law. We understood that no outworker was yet insurable in Ireland.

1304 They are insurable if the work they do is the principal means of livelihood?—Nobody understands it. You had better leave a mandate throughout Ireland. We are all breaking the law. Has the matter not cropped up with some of the witnesses you have been examining?

1305 Yes, and some of the witnesses have said that they are providing for it. The schedule says, "Employment as an outworker (that is to say, persons to whom articles or materials are given out to be made up, cleaned, washed, altered, ornamented, finished or repaired, or adapted for sale in his own home or on other premises not under the control or management of the person who gave out the articles or materials for the purposes of the trade or business of the last-mentioned person), unless excluded by a special order made by the Insurance Commissioners." There has been no such special order, but there is the limitation in section 81 (4) which has been read?—This does not include embroidery. It is "ornamented." Would you call embroidery ornamenting?

1306 It says "ornamented, finished or adapted for sale"—It is now to be so.

1307 You cannot tell the Committee, I suppose, the average amount of wages that these outworkers earn?—I could not tell you.

1308 But you have told us that, in your opinion the agents are not sufficiently remunerated to be able to bear the cost of the employers' contribution?—So I understand from the employers.

1309 Would you be inclined to increase that remuneration as employers?—We would be delighted to increase it if we could, but we could not afford to do it. At the present moment it is a very critical trade and a very little would destroy it altogether.

1310 You gentlemen, as large employers in Belfast, have made arrangements for the insurance of your workmen?—(Mr. Jenkins) Yes.

1311 Is the principle very different as it would apply to outworkers?—Yes, absolutely. Our indoor workers earn up to 50s a week. If we had to insure a girl who earned very low wages through her own inability or laziness, or desire not to earn much wages, which is a great factor, we should discard her.

1312 Would you agree to the contribution being paid by the employer provided that the amount was made on the amount of work done?—No. I am entirely against paying anything.

1313 Before you answer let me explain. If you had to pay 4d for a worker whose wages reached the maximum amount, you would only have to pay 4d for half-a-dozen workers if they only reached the same maximum amount?—I am against it. If there is any further tax put on this particular work, we shall stop it altogether. It is quite immaterial to us whether we do it or not. I have specimens of hand and machine-work here.

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1314. We had a committee sitting in England to make the same investigation as this Committee, and we came to the unanimous conclusion that outworkers should come under the Act, but we made the condition that the employers and the outworkers were to be assessed on the amount of work done, and with that arrangement most of the employers gave in at once. It put the whole of the outworkers in England and Scotland then on the same footing?—(Mr. Williams.) The Leeds steel trade did not agree to it.

1315. We had one or two employers who opposed it, but I am telling you the conclusion of the Committee?—(Mr. Jenkins.) This is a question which I have not considered much—the question you have just put.

1316. I wish you would consider it?—Would it be in order to ask you to put a definite amount down, because it is a matter of very close calculation. Could you put it as a percentage on wages, for instance?

1317. The Act says that if anyone is receiving less than 1s. 6d. a day, the employer pays the whole of the contribution. Now in your opinion do any of these outworkers receive less than 1s. 6d. a day?—Many of them, because so many of them do not want the work.

1318. I ought to have said, paid at the rate of less than 1s. 6d. a day?—Very few of ours.

1319. From what I know of the industry, I think that is the case. So that in that case the outworkers would pay a certain amount of the contribution themselves?—They are capable women, working at their farms, and they make 2s. 6d. a week out of the work of which we are speaking. They would be very loth to pay anything out of that. (Mr. Mossell.) The conditions in Ireland are very different from what they must be in England. In Ireland the workers are absolutely free to go to a number of agents.

1320. And as they are in England, I quite agree that it is very complicated. I wanted to put the principle before you?—(Mr. Jenkins.) I take it that you wish to hear all that we know about it?

(Chairman.) Certainly.

1321. (Mr. Hugh Barrie.) If the Association of Employers have not considered this alternative, which is, I think I may say, very much in the minds of the Committee, it would be valuable to the Committee that you should have an emergency meeting of employers and consider it before we finish our deliberations to-morrow. There will be no other opportunity of hearing any views you have to express on it. We do not want to press for an immediate reply to the suggestion—Take a worker earning 10s. in a week, or so matter what period, what tax could we bear on that amount?

1322. (Chairman.) I will go further than that. Taking 10s. as an illustration, the employer would be assessed with regard to 10s., making only one contribution—irrespective of time?

1323. Yes.—(Mr. Williams.) If your Committee recommended that, would not it bring into the Act people who were never intended to be under it?

1324. But we are sitting here to advise the Commissioners sitting in London with regard to whether or not the outworkers who are not dependent upon the work should be included. People who are dependent upon it are *ipso facto* within the Act. The Commissioners have power under the Act to bring any section of outworkers into the Act in the same way as they have done in England.—(Mr. Jenkins.) Even if they are not entirely dependent?

1325. Yes. That is the question which this Committee is established to consider—whether or not the people who are not dependent on the work should be included?—As I understand it, the purchase by a woman of an embroidered handkerchief embroidered by hand is a matter of sentiment to a great extent. We can give her a good deal better article made by machine. That sentiment has been largely fostered by the Department of Agriculture. They sent Mr. Mountney-Fraser out to America to draw attention to the question, and the Roman Catholic clergy have fostered the sentiment.

1326. Do you think that a small amount of insurance, based on the amount of work actually done, would seriously affect the amount of work given out?

—For the past 12 months we have been paying, I should say, 1,000s. or 1,400s. a month. If you tax outworkers, I can guarantee to you that we shall reduce the wages at once by 500s. a month.

1327. You say tax, I would say assess?—It is a distinction without a difference. Call it assess if you like. (Mr. Williams.) If you put any further burden on the embroidery trade it will be impossible as a cottage industry. The work will go to the machine.

1328. What do you think will be done to replace the work not given out to be done by hand, because of the additional cost of insurance?—(Mr. Jenkins.) It will be done by machine. May I show you these samples (producing some samples) This is done by machine. It costs 2s. 6d. a dozen; that includes the carriage to and from Switzerland. This is done by hand. It costs 3s. 6d. a dozen. Not one woman in a hundred thousand would know which was machine and which hand, and we can very easily do that by machine instead of by hand. (Mr. Mossell.) I have been already in Switzerland twice this year, and I can verify what Mr. Jenkins has said with regard to machine work taking the place of hand work. Any additional tax on hand embroidery to-day would seriously risk its existence in Ireland. It is fighting for its life.

1329. (Miss Paterson.) Hand embroidery is decreasing, is it not?—(Mr. Jenkins.) It is not with us, strange to say it is increasing all round. (Mr. Mossell.) The Government have schools, and there are a number of Swiss machines working in Belfast to-day.

1330. (Chairman.) You gentlemen are, in fact, employers under the Act, you might put the agent forward as the actual employer?—(Mr. Jenkins.) We are the employers. We do not wish to plead that the agent is the employer.

1331. Do not you think that there will be a tendency on the part of the agents to give the work to the unassessed outworkers in place of those who are taxable to-day, because they are wholly dependent?—(Mr. Mossell.) Fully 90 per cent come under the class who are not entirely dependent. I have a letter, which I could have brought with me, from our best agent in Donegal, saying that none of her workers are dependent on the embroidery for their livelihood.

1332. Would there not be a tendency on the part of agents whose remuneration is small, to employ unassessed outworkers?—(Mr. Williams.) If they left out those who are doing a large quantity for them, and employed those who are now doing a smaller quantity for them, the work would be spread over a larger area.

1333. Can you tell the Committee any grave difficulties in applying the Act, supposing that a machine stitch could be arrived at?—(Mr. Mansell.) Take offices where the work is given out, whether direct or through an agent, there would be great difficulties of administration in regard to attending to the workers and their insurance cards. In many cases time is valuable, and the agent has only time to give the work out. That would not be met by the employers agreeing to your suggestion. At present we have a certain number of names on the books, and these would be doubled or trebled if we had the name of every actual worker down. Therefore, I think, that the difficulties of administration would be very serious and grave, both in cost and in time. (Mr. Jenkins.) The agents whom you have interviewed are the better class. Many of the agents cannot read or write. What are you going to do in one case like that?

1334. You cannot speak from personal knowledge as to how the agents keep their accounts, can you?—I have seen their accounts.

1335. Would it not be possible for these agents to be made to keep an account of each outworker's earnings up to, say, 5s. a week. I see that merely as a figure?—It could be done, of course, but there is difficulty. (Mr. Mansell.) They do work for all the different offices. These things are very difficult to put to a scale. The plan is to get as much of the best paid work as possible, and still keep their names on the books.

1336. We shall want to know what the objections are?—My objections are, first, that any increase in

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cost involves risk to the whole of the hand-embroidery industry in Ireland.

1337 Can you give us something more tangible?—Yes. I can duplicate over and over again what Mr. Jenkins has said. (Mr. Jenkins.) I can assure you that a very large proportion of this hand-work I shall cease making altogether. I will not wait for anything I shall just put it on the machines.

1338 To take your figures for a moment, you say 3s. 6d. a dozen for the handkerchiefs?—Yes, including the 10 per cent.

1339 How long do they take?—I have not the faintest idea.

1340 At the outside, a worker could not do more than three dozen a week?—I can only tell you from hearsay. It is difficult to say what a worker could do in a week.

1341 Supposing, for argument's sake, that a worker did three dozen—that is 10s. a week—that is about an average wage for an outworker. The employer's proposition would be 3d., and the worker's 4d. That would mean instead of 3s. 6d. a dozen, 3s. 5d. Is that going to break the industry?—This hand-embroidery business is a most infernal nuisance. There is loss in goods and trouble in working with different agents, and very little pressure would make us stop it altogether.

1342 It is 2s. 6d. versus 3s. 4d. at the moment, and I suggest that it would be 2s. 6d. versus 3s. 5d.?—(Mr. Maxwell.) And there is the extra cost of the administration of the Act.

1343 The employers would have to pay 1d. a dozen extra?—In addition to the 1d. which is pure insurance, there will be extra time taken by the agent or the employer in looking after the collection of the insurances.

1344 I am taking it for the moment limited to those who earn 3s. a week?—They are a very small minority. Here is a hand specimen (producing the same). That costs us 1s. 5½d. Here is a machine one, which is as nearly the same quality as I can find. It is not the same. It costs us 1½d. For these we would not pay another farthing.

1345 Instead of 1s. 5½d. it would be 1s. 6d. in this case. Now would another halfpenny a dozen on those handkerchiefs injure the trade?—That and the trouble. You cannot consider the halfpenny without the trouble of administering the Act.

1346 I never take a thing of that sort unless I work it out. What is the actual trouble in administering the Act in this way?—Some of our agents are quite incapable of doing it. Go down and see them.

1347 I would like to say to an agent: "How many outworkers will you have to see each week, or each fortnight, and what trouble will you have in putting stamps on so many cards?"—only talking those who earn 3s. a week?—One of our agents claims that he has a thousand workers on his books.

1348 Does not this apply to every reform? Is that administrative difficulty really a serious and tangible one with regard to outworkers?—I should think so, but I cannot say. I am at the mercy of what our agents tell me, and I am told that it is absolutely impossible.

1349 (Miss Palmer.) Is the machine embroidery that you have shown as done here?—No, it was done in Switzerland. I presume that if hand work goes because of the Act, those of us who have sufficient capital (the machines are extremely expensive) will bring machines over here. It took something like two generations to teach the workers to use these machines with that marvellous accuracy that is required to produce an article of that sort by machine.

(Chairman.) We may presume that the sentiment you spoke of will last, and that you will still have an American market.

1350 (Mr. Drake.) You would destroy an industry for a certain class of people, although you might give employment to another set, if you introduced machines?—I have asked several people the question. The women say, "No, we will go to Canada."

1351 (Miss Palmer.) But those who are not depending on this would still have their main support?

—Yes. But take a farm-house in which three women are making 10s. a week. It is a very great benefit, and if they cannot get the little luxury that this work supplies them with they will leave the farm. This is all that keeps them in the country. A man like Mr. Macartney-Filigate, for instance, could tell you much better than I can the domestic condition.

The witnesses withdrew, except Mr. Ireland and Mr. Macartney.

1352 (Chairman to Mr. Ireland.) What part of the trade do you represent—the hand-loom weaving, do you not?—I am interested in the embroidery, the same as the other gentlemen, but I came here more as representing the hand-loom weaving industry about Lurgan.

1353 How many outworkers do you employ?—Anything between 250 and 300, according to the state of the trade.

1354 Are they entirely located in Lurgan and the country districts?—There are very few in Lurgan. They are five miles on each side of Lurgan.

1355 What class of work do you give out to be done?—Hand-loom damask.

1356 Is that work done exclusively by women and girls?—Narrow goods like napkins are very often woven by women, but in the main it is by men.

1357 Do you employ workers direct, or through agents?—Direct. We have an office in Lurgan and work is given out from there.

1358 Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—I do not see how it can be worked.

1359 What are your reasons for saying that?—A very small percentage of the weavers work all the time. They are not only dependent on the weaving, they are more like contractors. We have no control over them. We give them out a warp to weave for us. They may take a fortnight or six or eight weeks. We have no control over when they bring it in, and we do not know what other work they do in the meantime. Most of them have a little bit of land, or they work for neighbouring farmers.

1360 What is the average amount earned weekly by your outworkers?—With regard to the narrower goods, which are very often woven by women, 8s. to 10s., and for the wider goods, 13s. to 15s.

1361 For how many weeks are these workers engaged in a year earning those wages?—They are at it intermittently all the year.

1362 Would not they be deemed to be dependent on it for their livelihood?—A small percentage of them would be mainly dependent upon it. It is quite new to me that the Act applies already to those who are mainly dependent upon the work. I was given to understand that the Act did not apply to Ireland at all, and we have taken no steps towards insurance. I did not understand until I came into this room that it applied.

1363 With regard to those outworkers who are not mainly dependent, what would their average wages be?—They might be anything from 5s. up.

1364 You have heard the suggestion I made to the employers engaged in the embroidery branch of your industry, that the contributions should be based on the actual amount of work done?—I am not clear how it could be done. We have no means of knowing how long a time a weaver has been at a web when he has it out for six weeks, or what else he has been doing.

1365 That would not apply. If you gave him 4d. worth of work out and the contribution was paid on each 10s., you would have to pay only twelve contributions, whether he took a year to do it or not?—In reply to that, I have only to say exactly the same as these gentlemen replied about the embroidery—this is a dying industry, and even the smallest taxation will drive us to put more work into power and take it off the hand. That process has been going on steadily for years.

1366 I am not convinced at all. Could you give me similar illustrations to those given about the handkerchiefs?—I am sorry that I did not bring any work with me. I furnished Mr. Macartney-Filigate with two

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[Continued.]

samples, one a napkin woven by power and the other a napkin woven by hand, and I understood that he had put those before you, I thought there was no use in repeating it. They clearly showed that the power-loom was quite as satisfactory.

1367. (Mrs. Dickie.) We were told by another witness that this was not a dying industry, but that since the Trade Marks Act of 1909 it was a reviving industry. Is that correct?—Our experience is quite the contrary. Our experience is that having to weave off that lettering has in many cases been an objection to our trade and deceptivity. My firm do not go direct to the public. Our business is to supply trade houses, and they object; it hampers them more or less. I do not mean to say that any respectable house tries to sell a power-loom-made tablecloth to a lady as a hand-loom-made tablecloth; they do not at all, but they consider that it hampers them more or less in their business.

1368. (Chairman.) Do I understand that your outworkers are engaged entirely in the hand-loom industry?—Yes, and in working on their own hand and on farms.

1369. But is the work that they do for your firm entirely hand-loom work?—Entirely.

1370. Are the Committee to understand that it has to compete with power-loom work?—Decidedly.

1371. Can you make with the power-loom the same fine material that you can with the hand-loom?—We can do it so that the ordinary person would not know the difference.

1372. Supposing that the hand-loom industry was abandoned, could you make all the same fine counts with the power loom?—Yes, we could. There is this difficulty, that it involves to start with, a very considerable amount of capital, which all of us have not at our command.

1373. Is that the reason why the hand-loom trade is more or less in a state of suspended animation?—Yes. Take very fine goods. You can make a smaller quantity by hand than you can by power. If the loom is to pay that you put up for making very fine damask it must be going all the time; and we often have difficulty in disposing of the product. We can produce hand-loom work in smaller quantities and without the great initial outlay of capital.

1374. Do you tell us quite positively that an extra charge of 5 per cent. would be greatly detrimental to your branch of the industry?—It would to this extent, we are gradually seeking fine goods by power, and that is reducing the quantity that is made by hand, and a tax of even 5 per cent. would make us extend our power-loom line at the expense of the hand-loom.

1375. Would not that mean that the hand-loom employees would be engaged in factory work?—No.

1376. Why?—Our hand-loom damask makers are scattered over the country, they are living in their own cottages and can do agricultural work on their own land or for neighbouring farmers.

1377. You look upon the hand-loom work as essential?—Yes. Many would not be able to live by the little piece of land they have, and they would emigrate.

1378. You do not think that the benefits to be derived from insurance would compensate for the extra cost?—I do not think so.

1379. (The Mr. McMurray.) You have heard the questions I have put to Mr. Ireland?—Yes.

1380. Have you anything to add or deduct from his replies?—What he says is quite correct. If anything is added to the cost it would have a tendency to diminish the amount of hand-loom work that is done in the country.

1381. Do you think that it would be a serious injury to the hand-loom industry?—Yes.

1382. On what do you base that?—The tendency is for it to go to power. A house that had 40 hand-loom some time ago has now replaced them to 8, it is all shifting into power.

1383. (Mrs. Paterson to Mr. Ireland.) You mentioned some very substantial wages, Mr. Ireland.

They are really living wages. How many of your outworkers would be earning that sort of wage?—Taking those mainly dependent, I do not think there would be more than 30 per cent.

1384. I do not mean entirely dependent, but the bigger part of their income coming from this work, 15s. or 14s. has been mentioned?—If you put it that way there might be a larger percentage perhaps a half. We are only producing high class goods. The cheaper goods have been forced into the power-loom already. It is simply a question of time, and the extra taxation and hampering and bothering of this Act will force more to the power-loom.

1385. Have you a power-loom factory?—No, we have not, but we hire power-loom and keep them going. It is simply a question of capital. If I had the money I would have a power-loom factory to-morrow.

1386. I understood from a witness to-day that a certain amount of damask hand-loom weaving is being done in factories on hand-loom?—No. We have a little shed in Lurgan where we have 25 or 30 hand-loom. We do not call that a factory.

1387. But they are on premises occupied by you?—Yes. It is more convenient in the case of special orders. They are more under our immediate supervision.

1388. Do many firms do that?—Yes, two or three.

1389. The workers on the 25 or 30 looms that you have just spoken of, you would have to insure?—Yes, it appears now that we shall have to insure them, but I had no idea of that when I came here. I quite understood that outworkers were exempt, and so we took no steps to insure them. We must see about it at once.

1390. What do you think will be the effect on the industry, on the few that you have in this shed you have spoken of, and on the large number outside who are mainly dependent?—There will be a good deal of grumbling, but they will have to pay.

1391. But what have you to say about the effect upon the industry?—It is a tax on the industry which will hasten the time when it will be extinct.

1392. (Mrs. Dickie.) Do you expect to lower the wages?—No. Our tendency is upwards, always. We have to pay a living wage if we are to get workers at all.

1393. (Mrs. Paterson.) Do you see any real ground for having the other outworkers out of the contribution is based on the amount of work done?—Yes. It is an additional tax, and more than that, it is throwing on us a lot of office work which we cannot very well tackle. It is easier to deal with people on your premises.

1394. Take outworkers in Belfast?—It has meant already an extra clerk for the inside workers, and any addition to the expense of carrying on the hand-loom business is a serious objection.

1395. Do you think that your outworkers will feel a grievance about having to pay?—They will grumble of course.

1396. Would they feel it less of a grievance if they felt that they were all in the same boat, as it were?—I do not think so.

1397. Are you in sympathy with the principle of insurance?—I cannot say that I am. I consider that any good insurance office could give the workers the benefits that are promised on their own contributions alone, without the employees or the Government contribution. They are getting very bad value.

1398. Do you agree with the principle of insurance against sickness?—It cuts two ways. Our workmen will be worse off. At present we pay a doctor to look after them, and we do not deduct any time when they are absent when the doctor says they are ill. Now we shall deduct that and the workers will be worse off. This is no boom to them.

1399. You are not compelled under the Act to do that?—We cannot pay both ways.

1400. Your objection is additional expense?—Yes.

1401. (Mrs. Dickie.) If your hand-loom weavers who are entirely dependent find that they are brought in

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MIRIAM IRVING and S. McHURRY

[Continued]

and others who are not entirely dependant are still left out, do you think that there will be a feeling of grievance?—I do not think so. I do not think there is anything in that. (Mr. McHurray.) I do not think anything of that.

The witnesses withdrew.

Adjourned to to-morrow at 10 o'clock.

City Hall, Belfast.

THIRD DAY.

Thursday, 8th August 1912.

PRESENT:

SIR ERNEST HATCH, BARR. (Chairman).

MR. HUGH BAKER, M.P.
MRS. DICKIE.

MISS M. M. PATTERSON.
MR. E. A. R. WHELAN (Secretary).

MR. J. MCCARRON (Derry), MR. JOSEPH McQUAID, MR. WILLIAM J. LEEHAN and MR. WILLIAM McHILLAN (Belfast), MR. JOHN McMAHON and COUNCILLOR T. LAWLER (Dublin), examined.

1403. (Chairman to Mr. McQuaid.) Do you represent the Amalgamated Society of Tailors, Belfast, Nos. 1 and 2 Branches?—Yes.

1404. (To Mr. McMahone.) You represent the same society in Dublin?—Yes.

1405. (To Mr. McCarron.) And you represent the same society in Derry?—Yes.

1406. (To Mr. McQuaid.) How many members are there in those branches in Belfast?—About 850.

1407. And in Dublin?—(Mr. McMahone.) 750.

1408. And in Derry?—(Mr. McCarron.) About 140.

1409. You have told us there are 850 members of your society in Belfast?—(Mr. McQuaid.) Yes.

1410. What proportion is that of the tailors of Belfast?—There would be about 1,000 altogether, or 1,100, I expect.

1411. Are we to understand that as many as 800 out of 1,000 tailors are members of your society?—Yes.

1412. Is not that a very unusually large proportion?—No, not in the city.

1413. How many members are there in the branches in Dublin?—(Mr. McMahone.) In one branch the last return was 410. The previous return was 431. It varies very much.

1414. What proportion is that of the tailors in Dublin?—That two branches constitute a majority of those working at the trade.

1415. Is that a bare majority? How many tailors are there in Dublin?—I believe there are over 1,800—1,100 as an average I might say.

1416. How many are there in Derry?—(Mr. McCarron.) Roughly speaking, about 350.

1417. Do the figures include the wholesale tailoring, or is that merely bespoke work?—Merely bespoke work.

1418. I suppose that there are a large number of tailors in the wholesale factories and workshops. You are not referring to those at all?—No.

1419. How many are there in Dublin?—(Mr. McMahone.) About 750 members in the two branches.

1420. What proportion is that of the whole of the tailors in Dublin?—I believe, as I understand the present question, that there are about 3,000 working at it, taking all classes of tailors.

1402. Is the rate of wages for women and girls and men the same?—(Mr. Irwing.) Yes, in our case exactly the same. These looms in the country are not always worked entirely by one hand. In many cases the wife will take a turn, or the daughter or the son.

1421. Does that include bespoke?—Bespoke and all classes of clothing in the tailoring line.

1422. In Londonderry how many are there?—(Mr. McCarron.) About 250 at the bespoke end of the trade. We have no factories at all.

1423. In Belfast have you any outworkers among your members?—(Mr. McQuaid.) No, none.

1424. Is there any tendency towards giving the work out in Belfast?—There is. If these workers are excluded from the Act, I believe it will do as a deal of harm, and, in fact, would displace our members entirely in the shops.

1425. Your fear is that if the outworkers are not brought under the Act, and are thereby not insured, there will be an inducement for the merchant tailors to give work out to them in preference to the tailoring inworkers?—Yes.

1426. And you naturally do not wish to encourage that?—I do not wish to encourage that.

1427. And you feel very strongly that outwork in manufacturing towns should be included as employment under the Insurance Act?—Yes.

1428. Now, with regard to Dublin, you have heard the reply; do you say the same?—(Mr. McMahone.) The same would affect us in Dublin as has been described by the Belfast representative, and to a more alarming extent.

1429. And in Londonderry?—(Mr. McCarron.) Yes.

1430. (Mr. Patterson.) Apart from your society, are there many outworkers in the tailoring trade in Belfast?—(Mr. McQuaid.) Do you mean taking work from the shops?

1431. From shops or factories?—(Mr. McMahone.) There would be about 1,000 men who take work out from the shops.

1432. Do they work regularly at it?—Yes.

1433. They would be insurable in any case?—We wish to see them insured.

1434. They are insurable under the Act if they are dependant on the work they take out. The only people who are excluded are the people who are not mainly dependant on the work. Would there be many people taking out work who are only doing it to

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supplement some of their earnings? Are there many women, for instance, who are taking out work from tailoring?—(Mr. McQuaid.) I do not know of very many. Most employers provide workshops for the women, and most of the work is done in the shops, I should say. Married women take work home—part employment.

1435. The people who are not mainly dependent on the work are outside the Act now. How many of these would there be; have you any idea?—They not being members of the society, I could not give you a fair idea.

1436. But you want to make sure that so far as outwork is done in Belfast, the people are made insurable?—Yes.

1437. (Mrs. Dickie.) Do you contemplate a great increase in the number of women, for instance, who would take work to supplement their earnings if they were not insurable?—I believe that a good few would leave the shops and go out.

The witnesses withdrew.

Mr. W. R. McMURRAY examined.

1443. (Chairman.) Do you appear to give evidence as an employer of outworkers?—Yes.

1444. How many outworkers do you employ?—Do you refer to all over?

1445. Yes?—We have about 400 hand-loom weavers. I cannot tell you how many we have working for us in the country on embroidery work. When it comes to October or November we probably employ 3,000.

1446. In what districts do these workers live?—The hand-loom weavers are principally in County Down and Antrim, and the embroidery girls are in County Down and Donegal principally, but they are scattered all over really.

1447. What class of work do you give to the weavers?—Principally damask.

1448. And what class of work do you give to the other outworkers?—All sorts—finer handkerchiefs, and shawls, and bedgowns, and all that sort of thing.

1449. Embroidery, I understand, is done exclusively by women and girls?—Yes, that is right.

1450. Is the hand-loom weaving done by women and girls?—It is principally done by men.

1451. Are you an independent employer in regard to the weaving?—Certainly.

1452. You give the work direct to the men?—Yes, direct to the men.

1453. But in regard to the embroidery work, is that distributed through agents?—Yes.

1454. In every case?—In every case, except a few local women who are working in town.

1455. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—I do not see how it is workable. I suppose that is what you are here to try to find out.

1456. Yes; but if it were workable, would you object?—I have no personal objection to it at all. If it is law, we are quite willing to abide by it; but I do not see how you are going to work it.

1457. What is the average amount earned weekly by each worker? Take the weavers first?—Now I shall have to explain. First of all a napkin web is less than an 8-quarter web, and an 8-quarter web is a little less than a 10-quarter. The average wage certainly would be 25s. a week if the worker worked full time. Men employed at hand-loom weaving do not start in the morning and work till night at it; they have gardens and little bits of farms and they are a peculiar people. They do not like work as we do it at the factory. I think that if a week, roughly, is about the average wage.

1458. Some hand-loom weavers told me yesterday that their average wage was 10s. 2—Correct?

1459. Yes?—I should think that is right.

1460. Is this entirely damask?—Yes.

1461. Those outworkers come under the Act now.

You are insuring them, are you not?—No, certainly not.

1458. Otherwise if the numbers are few, it would not be possible for the insurers to get the work done, and therefore it would not affect you?—It would not affect us.

1459. Would they leave the shape of their own accord or under compulsion?—They would do it in the interest of the party keeping the shop.

1460. Would not they wish to come under the Act for the sake of the benefits?—They want to avoid the payments. They would wish to be exempt from the Act.

1461. They would be willing to go out to avoid the contributions, you think?—Yes.

1462. (Mrs. Dickie.) Are there many in Dublin who are not dependent on the outwork for their livelihood?—(Mr. McMichael.) I believe everyone who takes work out is solely dependent on it as a means of livelihood. Some may put a sign up calling themselves merchant tailors, but they are simply outworkers employing others.

1463. Why?—Because they are not working for us exclusively.

1464. But they are mainly dependent on the outwork for their livelihood, are they not?—No, they are not.

1465. How do they augment their wages?—By farming and going out and being employed by farmers and selling pigs and cattle, and things like that.

1466. How many months in the year do these outworkers work at hand-loom weaving?—They are supposed to work the whole year if we have work for them.

1467. In these cases are they not mainly dependent? Would not you say that they were?—No, they are not. Take a man who has, say, a 10-quarter loom of one; he probably has a napkin loom for one firm and an 8-quarter loom for someone else. He is working for three or four firms at the same time in his own house. He is not working for us only. Do you understand the nature of the hand-loom damask business?

1468. Perfectly.—We do not employ a man absolutely. If we have a job for him he comes to us. They are not working exclusively for us.

1469. I understand you to say that these damask hand-loom weavers work for more than one firm?—Yes.

1470. And for that reason you do not think that any particular firm should be responsible for the insurance contribution?—I do not think that any one firm should pay for two other firms. The feeling that I have is this. Supposing that there are three firms giving employment to one man, I cannot be expected to pay for the other two.

1471. No; but you would not object to paying the insurance in your turn?—You mean to say, supposing a man brings me a web on Monday and another to another man on Tuesday, and the following Monday he brings one to another firm, when that man brings the web to me would I object to paying his insurance? If a fellow gets another web the same week, cannot you arrange it?

1472. If you are aware, under the Act it is the first employer, or the employer who makes the first payment, who is responsible. It is quite permissible for you to make an arrangement with your brother employer to have a proper adjustment?—How could I do that, it is impossible. I cannot find out when the man is working for other people. Honestly I do not see how you can do it. If I could give you any suggestion I would be only too pleased to do so. It is a common thing for a weaver to have other work for other firms the same day. If a man has a family of two or three they all have looms.

1473. What do the same amount to that you pay these hand-loom weavers when they return the work to which you referred?—It all depends on the quality. A man might get 40s. or 45s.

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Mr. W. R. McNEILL.

[Continued.]

1473 How long would it take him to do it?—Two weeks, it may be a month. He may be working at a hurried job for another firm and leave ours.

1474 Would you agree to the suggestion that the employers' contribution should be assessed upon the amount of work done?—That would be better than the other way. I suppose you have made up your mind to do it.

1475 Are you in favour of the Act?—No, I do not approve of the Act. I do not approve of paying anything if I can get out of it.

1476 You do not take the broad, comprehensive view of the benefit to the workpeople?—I believe that some system of insurance could be arranged for the workers that would be a good thing. I am in favour of insurance and I am insured myself, but I am very much afraid that if this thing is introduced into the hand-loom weaving it will drive an industry that is certainly declining into the poor loom weavers. That is my opinion, and I have very good reasons for stating it. The present Government gave it a crack on the head over Lord and Lady Aberdeen. We have about a hundred hand-loom weavers at present.

1477 I suppose you would agree that it is important that, if any outworkers are insured, they should all be insured?—Certainly.

1478 Because these would be a tendency for some employers to give work to the uninsured?—If one batch of people are insured, I do not see why they all should not be.

1479 (Mrs. Paterson) Amongst the hand-loom weavers, do you know at all what proportion of these would be women and girls?—A very very small proportion.

1480 Who are employed on the rapkin looms?—Generally boys and young fellows.

1481 Are boys and young men going into the hand-loom weaving?—No.

1482 You just said that they are mostly boys who are doing the rapkin. Are they taking up the work of hand-weaving?—No, it is a dying industry.

1483 We have been told that since the Trade Marks Act it has been good?—That is not true, I can say that.

1484 Have you a damask factory?—We have three.

1485 Do you have any hand-loom weavers inside?—We have one factory with hand-loom weaving.

1486 And those who are doing the hand-loom weaving these are insured?—Certainly.

1487 Four hundred who are outworkers are earning something like 11. a week?—Yes, roughly speaking.

1488 That would be the main part of their income, would it not?—That I could not say.

1489 We know how these people live. Do they depend on the work?—You get girls doing spinning in the same cottage, and that kind of thing, and the whole thing is put together, and they are happy and comfortable, as far as I know.

1490 These people would be insurable, because they are mainly dependent, so it is merely a question of how best to collect the contributions?—Yes, that is the difficulty. My point is, that if the thing is law, and we have to pay, the other things should share.

1491 If some such system were adopted as has been adopted to other trades where there are several employees in a week, would you be satisfied?—I know no other trades. Do you mean in England?

1492 Take doctors, for instance?—If the English Government make a law, I am a law-abiding citizen, and am prepared to fall in with any law that is made, so long as I know how I am to do it, but how it is to be worked in this little industry I do not know. It needs a fertile brain, like that of the Chairman here, to suggest a way. But absolutely I do not see how it is going to be done, and I do not know how you are going to do it with the embroidery.

1493 Your point is that you do not want to pay more than your share?—Yes, if you put it like that I will pay what is right, but I will not pay for a batch of men who set work done for them and do not pay anything. Do you not think that that is fair?

1494 (Chairman) Might you not be the lucky one and escape payment sometimes?—Yes, but it would be unfair to my brother manufacturer.

1495 Would it not work equally in the long run?—I could not answer that.

1496 But it might work right in the long run?—It might.

1497 (Mrs. Paterson) Your view is that if those who are dependent are inside the Act, then those who are partially dependent should be inside the Act as well?—If one set of workers is insured, I do not see why they should not all be insured. That is common sense.

1498 It is merely a matter of machinery?—It is merely a matter of machinery.

1499 (Mrs. Denies) Is the rate of wages that you pay the general rate of wages in your district for hand-loom weaving, or is it higher? Some of the witnesses yesterday said that the average rate for hand-loom weaving in their district was about 12s. 6d. We do not pay more than anybody else, I can say that. It is difficult to arrive at the rate, because a hand-loom weaver does not work the same hours as workers in other trades. For instance, I go to a man and I say, 'I want you to look up and get this thing' done quickly for me. It is a nice little order, and I have promised to do it in a certain time.' That man will make it.

1500 You do not anticipate that the extra impact on the work that the insurance contribution would make, would injure the hand-loom weaving trade to the extent of driving it out?—If there is any more tax put on it, I am very much afraid that manufacturers will put it into power looms.

1501 You said with regard to hand-loom weaving that if any outworkers are insured they ought all to be insured. Does that view apply to the embroidery worker in County Down who earns 1s. or 2s. or 3s. a week?—It does not. I think if you put any tax on, you will drive that industry out of the country altogether; I am certain of it, because the agent will not be able to afford to do it out of his 10 per cent commission.

1502 You do not anticipate bearing any of the cost?—No, I cannot afford it.

1503 The agent would have to pay it out of his 10 per cent?—Yes.

1504 You would not raise his percentage?—No. He would have to charge more for the stuff.

1505 You have a Swiss machine?—Yes, I have an up-to-date Swiss factory. Would you like to see it?

1506 (Chairman) Where is it situated?—In County Down—at Gilford.

1507 (Mr. Hugh Barrie) You were just referring to the Hand-loom Weavers Bill. Do I understand you to say that it has done injury?—I do say so.

1508 It is in sharp contrast with what we have heard?—I do not care twopenny what anybody else says.

1509 What proof have you?—Come to my office and I will show you.

1510 I want the information now?—Our customers will not take the stuff.

1511 Do you contest the statement made on behalf of the organised hand-loom weavers, that the trade has got a life up since the Bill was passed?—I do.

1512 Do you contest the statement that has been put before us?—I do not know anything about what has been put before you.

1513 We have been told that employment has improved and has been steadier and better in every way since?—It is not true. I am speaking for our own firm.

1514 It is a simple thing to give a negative and say that it is not true, but do you dispute the statement that I have put to you?—Meaning, who employ a large number of hand-loom weavers?—

1515 I am not speaking of our particular firm. I know nothing about other firms.

1516 Pardon me. A man in your position is bound to know the general state of the trade?—I say that the hand-loom weaving trade is in a bad way to-

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Mr. W. R. McMURRAY

[Continued.]

day and it has been hurt by the Bill, I know it. If you like to come over to my place I can show you tons of orders that have been cancelled because we could not deliver the goods without the wording on them. We have spent an enormous amount of money to fit up machinery to manufacture the same quality of goods by power as was done by hand. Does that answer you?

1517. (Chairman.) Why have your customers refused to order?—I know, and it is a common sense reason, as these ladies know better than you. Take a high class corset, say 35s a dozen. If a lady notices that that has woven on each side "Warranted Irish hand-loom manufacture," it spoils the napkin and she will not have it. It is an advertisement. The result is that that is out of it and it is woven in such a place that it will pervert its being out of it.

1518. (Mr. Hugh Morris.) The suggestion made by the workers is that it is a superior article and commands a higher price and that real hand-loom manufacture is sold as such with the trade mark attached, and we are told that the industry has a new lease of life?—It is untrue.

1519. Do not take me as speaking in a hostile way?—I do not at all object to your speaking to me. If I speak warmly it is because my pocket has suffered to the extent of thousands.

1520. Is your experience the same as that of other leading firms in the trade?—I believe that the domestic hand-loom trade to-day has been injured by that Bill, and I hold that if that Bill had not been passed the hand-loom industry would be very much more prosperous than it is to-day.

1521. Would it be possible for the employers to furnish us with any figures proving that the number of

hand-loom weavers has decreased since that Bill was passed?—I am sure it would. I understand that there are two manufacturers who are in favour of it. As far as I know, that is all. I have dropped the thing now. I do not care anything about it. I am going to be independent of it in a very few years and wipe the whole thing out. We were very large employers of hand-loom weavers when the thing was originally started. I realised that there might be some trouble over this. We do an extremely high class trade. I had a few cloths and a few dozen napkins woven with lettering in them, and sent them out to our New York house with instructions to give samples to our travellers, to find out if the trade mark would be an advantage. I do not care what you weave into stuff as long as I can sell it and make money, I am like the Scotch in that respect. I had reports sent to me by each traveller and there was not one single report in favour. There was nothing very much against it; but they did not like the idea. I took the samples over with me to London and went round to some of the best houses in London that we did business with and they absolutely refused point-blank to have anything to do with it. I followed it up and went to America myself. Lady Aberdeen knows all about this, because I told her myself. I went to our best customers and I had nothing to do except to investigate it.

1522. What we want to know is whether the industry is a declining one?—It is.

1523. Can you give us figures?—I can give figures for my own firm, and all the firms will tell you the same, I expect. I could not do anything else.

1524. I thought you were associated?—No, we are not, we are absolutely independent. Our trade has dropped about 25 per cent.

The witness withdrew

MRS AGNES FENNETT AND MR. ALEXANDER ROWAN EXAMINED

1525. (Chairman to Mr. Rowan.) Are you an agent for Messrs. Ireland Brothers in the Bathford district?—Yes.

1526. How do they pay you?—They pay me by salary.

1527. Do you distribute the work for them to outworkers?—Yes.

1528. Are you a salaried agent?—Yes, a salaried agent.

1529. Do you send to Messrs. Ireland a list of the outworkers that you employ?—Yes.

1530. How many outworkers are employed by you?—Well, I have 169 on my books when I give work to—but these people may get work at the same time from three or four other places. I keep my books and enter the work in them.

1531. Have you brought your books with you?—No, but I have them at any time in Bathford and show to any Government inspector, or any inquiry.

1532. What are the average earnings of the outworkers whom you employ?—Some may make 5s to 6s and 7s a week.

1533. Do any of them earn less than 5s a week?—Yes, they may.

1534. How many of them earn 5s a week?—About half might think that they get the work. Sometimes I would not have that amount of work. I might have 2s. worth a week each after dividing it over so many. Then they may work for someone else. That I do not know. They may get 6s a week—those who are sewing constantly for me.

1535. Are the outworkers whom you employ dependent on the outwork for their livelihood?—No. About 166 out of 169 are not solely dependent on it.

1536. What other work do they do to earn money?—Most of them are farmers' daughters. Some have to work out for farmers having a house from them; and others get other employment.

1537. Do you think that these outworkers who are not mainly dependent on the outwork for their livelihood should be insured and receive the benefits under the Act?—No, I do not think that they should be insured.

1538. Do not you think that it would be rather anomalous to have outworkers half of whom might be insured and the other half not insured?—There would be great bother, because they do not all work for one employer. I do not see how it could be done.

1539. Do you not think that there would be a tendency for some employers to give work to those who are not insured, because they would be relieved of the employer's contributions?—I suppose it would be that way.

1540. So that would work unfairly to those outworkers who had previously got regular work?—The only thing that I can say with regard to getting them insured is that out of the 169, there would be very few who would really come under the Act.

1541. But there would be some?—Yes, there may be four or five who I think would really, according to my reading of the Act, come under it.

1542. Would there not be a tendency, I will not say in your case, but in some cases, to give the work to the outworkers who are not insurable?—Yes, that would be so.

1543. So that it would be unfair that all outworkers should be insured, in order that the work should not be taken from the people who are dependent on it?—If those who are dependent on it have to be insured, and the others not all insured it will leave those who are dependent on it without work, perhaps.

1544. Supposing that all outworkers were brought in under the Act and insured, would you have any difficulty in seeing that each outworker's card was stamped?—Yes. That is where the great difficulty would come in. On Wednesday there are nine or ten agents. I have 169 workers on the books, and I cannot vouch for one of them seeing altogether for me. They all get work on the same day, and they take it out. The only difficulty would be who is to stamp their cards. Am I to have another clerk to stamp all the cards?

1545. Do you know of your own knowledge that the outworkers that you employ work for other firms in the same week?—They all do, because I could not keep them employed.

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Miss A. FINNEY and Mr. A. ROWAN

[Continued]

1546. How many firms are there that distribute work in your district?—There are four local agents, and I think I might in saying that five or six come on the Wednesday.

1547. Can you tell us quite positively that the outworkers whom you employ get work from most of the other agents?—Yes.

1548. The difficulty that you see arises from the fact that an outworker might be employed by four or five firms, and receive small sums from each of them?—Yes.

1549. You foresee the difficulty is the assessment of the right amount of contribution from each employer?—Yes, that is the difficulty.

1550. (To Miss Finney.) What have you to say to us?—I am one of Mr. Rowan's workers.

1551. Are you an outworker in the Rathfriland district?—Yes.

1552. What kind of work do you do?—I work at the linen.

1553. Embroidery work?—Yes.

1554. Have you worked for Mr. Rowan for some time?—Yes.

1555. Do you work for other agents, too?—Yes, three more.

1556. How many firms do you work for altogether? Four.

1557. Does each of them give you an equal amount of work?—Yes.

1558. How much money do you get from each of the agents in a week?—On an average from 4s. to 8s. a week.

1559. (Miss Finney.) Not from each of them?—No, from them all.

1560. (Chairman.) How much from each agent?—About 2s.

1561. Is the work you get fairly regular?—Yes, fairly.

1562. Do you work every week throughout the year for some of the agents?—Yes, for some of them.

1563. Do you sometimes only work for one, and sometimes for four?—Yes, just as we get it. We work for Mr. Rowan when we get it from him, and then in the same way for the others also.

1564. Do you know other outworkers in the district?—Yes.

1565. Do they all get work in a similar way to what you do?—Yes, much the same.

1566. Would you like to come under the Insurance Act?—No.

1567. Why?—Just because we could not easily afford it.

1568. But the contributions that you would have to pay would be very small. Who told you you could not afford it?—We would not like to have it to pay.

1569. Has anybody seen you in connection with the Insurance Act, and talked to you about it?—No, I just came with Mr. Rowan to-day.

1570. But you have talked about the Insurance Act amongst yourselves?—Yes, we have talked about about it.

1571. What conclusions have you and all the outworking girls to whom you have spoken come to about it?—We have all come to the conclusion that we would not pay it if we could get off.

1572. (Miss Finney.) When you have talked about it, how much have you thought you would have to pay?—3s. a week I think is what they said, or something like that.

1573. If it were a good deal less than that, say a halfpenny or a penny a week, what would you think then? Would it be worth while?—I suppose that rather than lose the work we would pay it.

1574. Do you know about the benefits under the Act?—No, I do not know much about them.

1575. You only know about the payments. Do you think it would be worth while paying something a week to get an allowance when you are ill and unable

to work? How much do you work in the week? Do you work every day?—Yes.

1576. How many hours a day do you work?—We mostly start about 8 in the morning.

1577. And work all day?—Yes.

1578. How many hours would it mean? Would you sew for eight hours a day, do you think?—Something about that.

1579. And you make about 4s. to 8s. a week?—Yes.

1580. Do you do any other work?—Yes, I do some housework.

1581. And some farmwork?—Yes. When we are working on the farm we do not sew any.

1582. Do you yourself live on a farm holding?—Yes.

1583. Do you do some work on it?—Yes. When we are working out we do not sew any.

1584. Do you think that most weeks you work for six, or seven, or eight hours a day?—Yes, when I am sewing.

1585. Is 8s. about the most you can earn in a week?—Yes, that is about the most.

1586. What would the average be?—Well, the most is 8s. anyway.

1587. (Miss Finney.) Are there any periods of the year when you do not work at all at sewing?—Yes.

1588. Is there any week in the summer that you do not work at all at sewing?—Yes.

1589. More than one week at a time?—Yes, at this time of the year.

1590. How many weeks would you be without touching your needle?—It would work out to a lot during the year.

1591. Yes, but can you give me any idea how many weeks you do not work at all with your needle? You would work in the springtime, and at harvest time?—Yes, a week or a fortnight in the springtime.

1592. How long would you be working out in the summer?—A month or six weeks.

1593. And potato picking?—Yes.

1594. Have you any turf?—Yes.

1595. Do you work at that?—Yes.

1596. Shall I say that for from eight to ten weeks you would not sew at all?—That is right.

1597. Have you any sisters?—Yes, one; she works out, too.

1598. Does your mother?—No, she does the housework.

1599. Your sister would earn as much as you earn?—Yes, something about the same.

1600. Is your father alive?—Yes.

1601. Do you give all your money to your people, or do you spend some of it yourselves?—If all goes to the house.

1602. (To Mr. Rowan.) You said that about half your 169 workers get about 5s. a week?—Yes.

1603. Do the other half get under that?—Yes, under that.

1604. What do the lowest get?—Some get only about 1s. or 2s. It is according to the work they can do.

1605. Would many of the 169 get 2s.?—Yes. This last six months they have been glad of 2s. I could show you that by my books. I have not the work to supply everyone to give what you might call a decent week's work.

1606. (Miss Finney.) Would those who earn 1s. or 2s. work for other agents as well?—Yes.

1607. Would that apply to those who earn 5s. as well?—Yes.

1608. You are only speaking of what they do for you, and not of the whole earnings?—I am speaking solely of myself.

1609. (Miss Finney.) If you have a worker who gets over 5s., say, the worker works for someone else as well?—Yes.

1610. Does any worker who gets 8s. work for someone else as well?—8s. is about the total amount they can do.

1611. Do they bring in the work every week?—Yes.

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[Continued.]

1612. They do not take two or three months over the work?—I have had work out sometimes for three months.

1613. Do the majority living in the work every week?—No, only for special orders.

The witnesses withdrew.

Miss GALWAY continued.

1614. (Chairman.) Do you attend as secretary of the Textile Operatives Society of Ireland?—Yes.

1615. Do you include outworkers in your membership?—Yes.

1617. How many outworkers are there in your society?—I could not say exactly at the moment. We have not so very many, because they are not able to pay much. Some of them will pay and some will not. I could not say the number. We have not a large number anyhow.

1618. Have you 100?—No; we would not have more than 50, I suppose. They earn very little money, you see.

1619. In what districts are these outworkers employed?—All over the city they are scattered.

1620. Entirely in the city?—Yes.

1621. Are any of your members resident in the outlying country districts?—No, not the outworkers.

1622. What is the nature of the work on which they are engaged?—Shirt making, thread-clipping, thread-drawing, top-sewing hand embroidery, and suit finishing, hand buttonholing and lots of other sections of the shirt trade and suit trade.

1623. Is any of the work of a similar nature to that done in factories and workshops?—There is some hand buttonholing done inside and some done by machine, but I could not say to what extent. There is thread-clipping done inside, but I think that the greater proportion of the thread-drawing is done in the homes of the people. They do not have it done in the warehouse as a rule.

1624. Do you know if similar work is paid for at the same rates in the factory and outside?—Much the same, I think.

1625. Is this work done exclusively by women and girls?—Yes, by women and children in the home.

1626. Can you tell us how many firms distribute work in the districts that you speak of?—I could not, but a very large number.

1627. Is the work given out direct or through agents?—Some firms give it out direct from the warehouse; others have agents; but the fewer in number in Belfast have agents. The firms being situated here, the workers go to the warehouses and take the work away, with few exceptions.

1628. I suppose that some of these outworkers work for half-a-dozen different firms?—They might work for two or three, not so many as half-a-dozen. If they can get sufficient work from one to keep them busy, they remain with the one. If they cannot, they will take it from two or three. But I have never known them to work for more than that number.

1629. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—I really think that they ought to be. It is usually the most hard-pressed people who do the outwork and depend upon it.

1630. You know that if they are mainly dependent on the outwork for their livelihood, they are already included in the Act?—They may not be mainly dependent, but still the home to a great extent depends on what the women and children earn.

1631. You know a great deal about the workers' conditions in Belfast, do you not?—I was a worker for 14 years myself, and I have been collecting from homes to home for the trade union for over 18 years.

1632. Do you think that it would be difficult to differentiate between those outworkers who are mainly dependent on the outwork and those who are not?—It would be difficult. Although they may not be mainly dependent, yet the home to a certain extent, and a great extent, depend on what the wife and children earn. Very often the wages of the father will not

1614. In the usual way, how long would a worker working fairly regularly take?—I may not see the worker for five or six weeks, and then I would have to go for it sometimes.

keep the family in a comfortable state. If a woman, and two or three little children after school hours, earn 1s. or 6s. a week, it means that that pays for coal and rent, and that is a very big item to a working man with 14s. or 15s. a week.

1633. Do you mean to say that, in your opinion, it would be difficult to decide what is meant by "mainly dependent"?—I think it would, unless you take into consideration the fact that the home is not altogether dependent on what the wife and children earn, but partly dependent. Where the wages of the father are small it is necessary for the wife and children to earn some money.

1634. In your opinion, would it be better that all outworkers should be included?—Yes.

1635. Would you say that they should be all included, no matter how small their earnings may be?—I think they should.

1636. Why?—Usually the people who do the outwork are people whose husbands have low wages, and they are greatly dependent on the few shillings earned, although the amount may be small.

1637. If they had to pay their share of the insurance contribution, do you think they could do that out of the small wages that they earn?—I believe they should struggle to do it. It would be in their own interest. They have nothing now when sickness comes on, but they would have something then, and as they are the people who are least able to provide for sickness, I think they should be included.

1638. Would you consider that, generally speaking, these outworkers are rather improvident?—No.

1639. Do you know what I mean by improvident? Do they save up for a rainy day?—They are usually industrious, but the rates of wages are so low that they cannot have anything by them.

1640. Do you think that these outworkers would mind the payment of their contributions?—Seeing the benefit they are going to get under the Act I do not think they would.

1641. Do you think they will be sufficiently enlightened to realise the benefits which are likely to accrue in the future?—They may not be at first, but afterwards, when they see the benefits, they will realise them.

1642. With your knowledge of these operatives, do you tell us very emphatically that in your opinion they should all be included under the Act?—I think that they all should be included, because if you exclude any portion of them, it would be detrimental to the others who are mainly, or nearly wholly, dependent on that work, because employers would employ those for whom they had no contribution to pay to the exclusion of the widow and single women who is depending on the work.

1643. (Miss Paterson.) Are there many outworkers who get work practically all the year round and work quite regularly?—Yes, they work every day they can get work.

1644. Is there a pretty steady supply of work from some firms?—Yes.

1645. So that there would be a good many women who are wholly or mainly dependent on it?—There are large numbers.

1646. Do you know if these women are being treated now?—Are employers now changing their cards for them?—I cannot say, but I can find out.

1647. I think your view is that, if there is any discrimination between the people who are working regularly and depending largely on their earnings and those who are not, but who are only earning a supplementary wage, that will militate against the regular worker?—It certainly would.

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[Continued.]

1648. She would be apt to lose her work in slack times because it would be given to other people?—Yes it is evident that that would be so.

1649. And that would be a very serious matter?—It would be very serious for many of them.

1650. Which is the lowest paid class of outwork?—Thread-slipping, thread-sewing, and top-sewing are all very badly paid.

1651. What do you estimate any one can earn at that work?—If she worked steadily 12 or 14 hours a day, and had a sufficient supply of work, she might be able to earn 6s. or 7s. a week.

1652. Is that case she would have no contribution to pay for herself?—No.

1653. The employer would pay it all?—One woman could not earn more than that at any of those classes of work. At some of the work I question whether she would earn as much.

1654. Are there any classes of work at which a woman working 10 hours a day or so—factory hours—could earn over 10s. or 12s.?—No.

1655. So that the contribution payable by these outworkers would be very small?—Yes, or it would be the very highest.

1656. You think that the benefits of insurance would be valuable?—Very, very valuable to that class of worker.

1657. (Mrs. Dickson.) Is the bulk of the work that is done in the city as outwork of such a description that it could be brought inside the factories?—That could be done, but that would go against the married women.

1658. Would it be to the advantage of the employers to bring that work inside their factories, supposing that they have to insure all these outworkers?—I think that it would cost them more to provide the extra accommodation than to pay the insurance and it would be cheaper to pay the insurance.

1659. Do you think that that would be the way in which the employers would look at it?—I could not say.

1660. Or would they think that it would pay them better in the end to incur the expense of bringing in these people?—The married women would not leave their homes to go in.

1661. I know that, but they might get a sufficient supply of young girls, for instance?—That might be the case, but there is the cost of providing accommodation and light, and that would be more than they would pay for insurance.

1662. Would it be sufficient to determine it?—Yes. The women who work in their own houses use their own machines and their own light. The employer has neither to provide machine, light, nor anything else.

1663. You know nothing about country outworkers, of course?—No, I have been always in the city.

1664. (Mr. Hugh Barrie.) You have no authority to speak for the outworkers, have you?—No, but I know their conditions, and I have been for a very long time connected with them.

1665. But you are only expressing your opinion about them?—Yes.

1666. You have had no opportunity of collecting opinions from outworkers?—No; but I can understand the relief and the benefit that the Insurance Act would give.

1667. But that is not what I am asking; I am asking a direct question. Have you had any opportunity of consulting outworkers? What is your exact position in Belfast?—I am the general secretary of the Textile Operatives' Society.

1668. I am not making any reflection, but unconsciously does not that colour your view in this matter?—I do not think so. I speak as a worker.

1669. You can only speak as regards outworkers?—I have a thorough knowledge of the conditions of the outworkers.

1670. How many outworkers are members of your society?—About 50. How I know so much about the outworker is from being a district collector going from house to house collecting the contributions of our members, for 17 or 18 years. I see them in their homes doing their work, and I see the condition of their homes.

1671. Did it not occur to you, when you know you were coming before us to-day, that you should get the opinion of these 50 outworkers who are members of your society?—You cannot very much depend upon the opinions of women who are entirely in their own homes. Some of them have very little opinion about it. Some of them seem to have very little opinion about anything; they are so busily engaged.

1672. You have not consulted them?—No, I could have done so had I thought it was necessary.

1673. It would be more valuable to us to have their opinion. You will pardon my suggestion that the interest of the worker inside naturally is that the outworker should contribute too?—The greater portion of the work that the outworkers do the inworker would not do, because they are on better paid work.

1674. But the inworker's point of view seems to be that all outwork must be discouraged?—No, that opinion does not exist. The inworker never has that opinion; because the inworker would not do the work done by the outworker. It is mainly a badly-paid class of work that married women and children will do and inworker girls will not do.

1675. Are not a considerable proportion of married women employed in these factories already?—Yes, but they are those who can leave their homes.

1676. Is not the general condition of the inworker better than the general condition of the outworker?—Yes.

1677. There again your view as secretary is that you would rather see the work done indoors encouraged and the other discouraged?—No, I would not like to see the women who do the work outside deprived of it, by any means. That is just one of the things I am afraid might happen under insurance.

1678. I want information?—I would not like, if they are all to be insured, to see the married women deprived of the work that she does, because she finds the few shillings that she earns so necessary.

1679. With your official position and thorough knowledge do you approve of the conditions of outwork in the poorer districts of Belfast?—No, I do not approve of the long hours and low rates of pay.

1680. Do you approve of the work being done in small households in a city?—No, I do not at all approve of it, but as it is so necessary I would be very unwilling to see them deprived of it.

1681. You think it is necessary?—Yes. If the husband is delicate and out of work, or earning very low wages, it is swiftly necessary.

1682. When you make that remark, are there any efficient men in Belfast to do evening low wages?—There are some skilled men in the linen trade who have been in the linen trade all their lives working for 12s. or 13s. a week on the night shift—married men. It requires a certain amount of skill to do their work.

1683. Do not statistics show that at the moment there is less unemployment in Belfast than in any other city in Great Britain? Are you aware of that?—I cannot say that I am. I hope that it is so.

1684. We have the official statistics every month, and I am speaking from that point of view?—Labourers' wages generally, except in the ship yards, are extremely low.

1685. What do you consider extremely low?—12s. to 13s. a week for a married man with a young family.

1686. Have you any personal knowledge when you make that statement?—I know from the people about me.

1687. I happen to be an employer of labour myself in Belfast. Are you aware that no reputable employer would suggest offering a labourer less than 12s. a week?—We have any amount of them working for 14s. or 15s.—hundreds.

1688. You estimate me. I understand that the standard rate is about 11s. a week?—There is no standard rate for the men I am speaking of.

1689. I am told that there is an absolute scarcity of male labour in Belfast?—If you were engaged in work like mine, you would get a rude awakening.

1690. Are you not speaking of the class who do not want to work?—No. They are men who will work when they can get it. I am speaking of some of

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[Continued]

the foundries, for instance, where the wages do not go over 15s a week.

1691. We are always learning something. We cannot get men in the country districts for what you speak of?—Where they are organised as at Queen's Yard, it is different, but they are not organised in the case I speak of.

1692. That has a bearing, but I am still of opinion that efficient labourers command 18s a week in Belfast?—I wish it was the same all over. Unfortunately I know it is the reverse in many cases. I could collect information on the point.

1693. I am surprised that one in your official position should want to encourage the carrying on of the work in households by women and children?—I would not encourage it, but seeing that the people need it so much, it is very necessary that they should get the work. If the wages of the men were better, the wife and children would not require to do it. My argument is that the wages are so low that it is very necessary that the mother and children should do something.

1694. You must be speaking about some very unfortunate districts in Belfast. We are constantly losing men in the country that we are paying 18s. to because they get 11 or a guinea in Belfast?—Where do they get it?

The witness withdrew.

Mr. R. G. LOWSDALE (Lurgan) resumed.

1702. (Chairman). Do you appear to-day to give evidence as an employer of outworkers in Lurgan?—Yes; I am an agent.

1703. How many outworkers do you employ?—I have on my books 100. That would represent about 150, because for one name in the book there are sometimes two in the family sewing; so I would say 150 workers.

1704. In what district do those workers live?—In the Rathfriland district within a radius of, say, eight miles.

1705. What class of work do you give out to be done?—Thread-drawing work, linen and damask, and also handkerchiefs. The sewing is done in the Rathfriland district.

1706. You also give out a certain amount of weaving to be done?—Yes.

1707. What districts is it done in?—In Lurgan. That is my place of business. The weavers that I employ in Lurgan come from the neighbourhood of Mass.

1708. Is the sewing done exclusively by women and girls?—Yes.

1709. By whom is the weaving done?—By both men and women.

1710. Is the majority of the work done by men?—I should say that the majority are women. The men are more engaged in agricultural pursuits and work of that kind, and in Belfast.

1711. I understood that the hand-loom weaving is principally done by women?—I only speak of those whom I employ. The bulk of them are women.

1712. How many firms do you act for in your capacity of agent?—Four or five.

1713. Are you paid by these firms a commission for the work you do for them?—Yes, on the amount of wages paid.

1714. Do you get a certain percentage on the wages you pay?—Yes.

1715. How much do you get?—10 per cent.

1716. Is that clear profit to you?—It is not; I have to take my expenses out of it.

1717. What expenses do you have to take from the 10 per cent?—10s a day. I go once a week to Rathfriland. It costs me 10s a day or more—say 15s.

1718. Do you have to pay the carriage one way on the work you get sent to you by the manufacturers?—Yes, one way, to Belfast; and the owner of the goods pays it one way.

1695. In any ordinary employment, in the mills, and so on?—They do not get over 16s unless they are very very special men.

1696. Sixteen shillings is a little improvement?—That is the highest. I know of a wealthy company where married men work for 12s. or 14s. a week.

1697. That is a poor type, I should think?—They are model employers. It is a very wealthy company.

1698. Are you talking of apprentices?—I am talking of boys from 18 and married men. There are a very number of strong strapping married men in Belfast who get the wages I have spoken of. I have been told by men who have attended the Labour Exchange for two or three months, that they could not get work, and they stopped attending in disgust.

(Mr. Hugh Byrne) I am afraid that they are inefficient.

1699. (Miss Paterson) Twelve shillings a week does not promote efficiency?—They have been living on that for generations. I would very much rather that the wages were a guinea a week. It would be the better for the women. I hope it will come to that soon.

1700. If the men could earn a living wage, you would be glad to see the outwork disappear?—Yes.

1701. That is your position?—Yes, that is my position exactly; but seeing what the position is, I should be sorry to see them deprived of it.

1719. Have you ever calculated what is the net percentage you get?—I should say that my expenses come to 2½ per cent., leaving me 7½ per cent. net.

1720. Is it in your opinion that those outworkers should be included in the benefits of the Insurance Act?—Well, I would not have been here to-day if I had thought that they should be included. I hold that my occupation would be gone.

1721. What are your reasons for saying that?—I will tell you. There is no room for increased cost of production, and the parties that I act for will not pay the insurance. They will give the work to shopkeepers in the country, the same as is done in Donegal and in many other cases.

1722. You are not a shopkeeper yourself?—No.

1723. How would transferring the work from you to the shopkeeper benefit the manufacturers?—They would take the work on any terms. I do not want the workers to be sweated, and in the country shops the tendency is to sweat the workers; and the shopkeepers would actually work without commission at all and take it all out of the wages. The more work I give out the better. They expect the workers to lay the money out in the shops before they go out.

1724. I would point out to you that you have made a rather sweeping charge against other agents who are shopkeepers, inasmuch as you have suggested that they would take work on any terms and make their profit out of the workers. Do you know that of your own personal knowledge?—I do not know that of my own personal knowledge, but the workers tell me that that is the way they are treated.

1725. But can you place any reliance on such a statement of the workers?—I accept what people say as an honest statement till I find that they are not telling the truth; then I do not heed them any more.

1726. Have you had occasion to verify the statement that you tell as these workers have made to you?—No, not personally.

1727. So we cannot take much notice of such a sweeping charge?—I am only telling you what I have heard, that is all.

1728. What is the average amount earned weekly by each worker?—There is so much dissimilarity in their earnings that I could not give you that. I pay away anything from 1s. 6d. to 30s. The girls themselves could probably tell you what they could earn if they were working constantly.

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Mr. R. G. LONEDALE.

[Continued]

1729. You say you have 100 outworkers that you give work to?—Yes.

1730. Cannot you tell us what is the average wage that any of these hundred workers earn in a week, or month, or year?—I can tell you the total amount that I pay away. But allow me to qualify it in this way, that it depends in a great measure on the class of work I am giving out. Supposing I was giving out plain work, the amount that I would pay away would be comparatively small.

1731. Could you tell us approximately how much each of these 100 outworkers is paid by you in a year?—Their average earnings would be about, I should think, 4s. 6d. or 5s. a week.

1732. Taking the whole of the 100 outworkers, they receive from you 4s. 6d. or 5s. a week?—Yes. If they sat steadily and wrought closely, and were not engaged on farm work or anything like that, they would probably earn 9s. or 10s., I have known them to earn 10s.

1733. Are you quite sure that the whole of the 100 outworkers' wages average in the 12 months about 5s. a week?—Say 4s.

1734. Do these 100 outworkers that you employ receive work from other agents?—They do. They would probably have two or three men's work in the house at the same time.

1735. Is it possible that they may be earning, not 4s. per week but 8s. or 12s. per week?—You will understand that when they are earning 4s. from me they are leaving the other men's work to stand by till mine is done, and then they take up the other man's work. The reason they take work from more than one party is to secure constant employment; because I cannot keep them going constantly. They have no alternative.

1736. Do you think, from your knowledge of the 100 outworkers whom you employ, that 4s. is about the total amount that they can earn, inasmuch as they do not give their full time to it?—Yes, that is so.

1737. Now you have told us that your objection to these outworkers being insured is that you could not afford out of your small remuneration to pay the manufacturer's part of the insurance?—That is one reason.

1738. Give me another one?—Another one is that if the cost of production was increased more work would go to the machine.

1739. How do you know that?—It is a question of price entirely. It is a question of 6s. d.

1740. I do not want opinions, I want facts?—It is a fact.

1741. If you make a statement, I shall ask you to verify it by giving your authority. I suppose you mean to imply, when you say that insurance would increase the cost of production, that it would be injurious to the industry?—Yes, that is what I mean.

1742. Now, on what do you base that very definite conclusion? Who told you that this small insurance contribution would increase the cost of production to such an extent that it would jeopardise the trade?—Nobody told me that. I know it of my own knowledge. A fraction may a time puts us out.

1743. This Committee is sitting to ascertain whether or not these outworkers should be included in the Insurance Act. You have come before us and you have made a very definite statement, that the employers' contribution would increase the cost of production to such an extent that it would jeopardise the industry. Now I want to know on what authority you make that statement?—I have had 41 years' experience of the business, and I know something about it. It will injure the industry. As a bond fide agent it will put me out.

1744. I understand that. Now tell me something else?—In the next place, the sewers will be in the hands of the county agents and the insurance will come out of their wages.

1745. Do you realise what a small percentage the cost of the insurance would be on the sums that you handle?—If you understood how little the balance is between machine-work and hand-work, you would

understand that a very small trifle would make all the difference.

1746. Now you are getting to a practical illustration. What is the difference between, say, a handkerchief with hand-work embroidery on it and a handkerchief with machine embroidery on it?—Many a time one-eighth of a penny per dozen. It depends.

1747. Can you give me a few illustrations. Is not the difference sometimes as much as 6d. per dozen or 1s. per dozen or 2s. per dozen?—Are we talking now about the sewing? There it is not a question of the price of the goods, but a question of the cost of the work that is put on the goods.

1748. How are you going to prove to this Committee that the small impost of the employer's contribution is going to increase the cost of production to such an extent that it will jeopardise the trade? Does it amount to this, that you consider that the employer's contribution—it is only an opinion, I take it—it will be so high that it will, as it were, be the straw that breaks the camel's back?—I do not say that it is entirely the difference in the cost. The addition to the cost of production puts me out of the business. My contribution affects me so much that it puts me out.

1749. I am assuming—and I think I am right—that the employer's contribution would not amount at the outside to more than a 5 per cent. increase of the cost of production. Now I ask you whether you think that that small impost is still going to jeopardise and ruin the trade?—If I am out of it and I am not doing it any more and the sewers in consequence have to emigrate or go to the towns, the man who owns the goods has no alternative but to put them on to the machine.

1750. I have put now several questions asking you to give me your authority for saying that the employer's contribution would so increase the cost of production as to be very harmful to the trade, and you cannot give me any?—All I can say is that, as far as I am concerned, it puts me out of the trade entirely.

1751. You have made a statement and you cannot verify it, so I will go to another question. Now would there be any difficulty, supposing that these outworkers were all included in the Act, in stamping the outworkers' cards with the employers' contributions?—There would be the greatest difficulty.

1752. Will you tell us why?—I have to deal with 70 or 80 of those sewers within four hours, and I am as busy as I possibly can be, and I would not have time to do anything else. In the next place, they are working for two or three parties, and they do not want me to know that they have another man's work in the house. They come in with a dozen of work, they say that they have been employed on it for, say, a fortnight, and as a matter of fact they have only been a week at it; they have been working for another man. Now I should have to stamp the card for the time that they were employed on his work.

1753. But if you had to stamp the card, as an employer, only with a stamp corresponding with the amount of wages that you pay a particular worker, you have nothing to do with the other employer at all. Why could you not do that?—It would be an additional labour, and I should have to employ a clerk.

1754. You have 100 outworkers?—Yes.

1755. Does each of these 100 outworkers receive wages from you every week?—Not all.

1756. How many?—50 or 60.

1757. Then you would only have 50 or 60 cards to stamp every week?—Yes, and I would not have time to do it.

1758. How long would it take you to stamp 50 or 60 cards?—You first of all would have to find out exactly what each person had done. Could not you find that out easily?—How could I find out how long they were engaged on my work when they had another man's work in the house?

1759. That has nothing to do with it. You know exactly what you pay your outworkers every week, do you not?—I know the total sum.

1760. Do the outworkers have a book?—No.

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[Continued]

1761. Do you keep a careful record in your own books as to what you pay?—Yes, each sewer has an account.

1762. So that you know precisely at the end of each week how much each outworker has earned and how much you pay?—Yes.

1763. Why cannot you stamp the cards?—Because I do not know whether they are a week or four weeks on it.

1764. Supposing that the Commissioners were to agree to assess the employer's contribution on the amount of work done, would not that remove the difficulty about stamping those cards?—It would lessen the difficulty if the stamp had to be on the amount earned and not on the length of time they were earning it. The difficulty as far as the clerk is concerned would be greatly lessened, but the injury to the trade would be none the less.

1765. As I understand you now, the difficulty is a very small one?—Yes. The difficulty is lessened.

1766. And I suppose that is a task which anybody might have imposed on him with perfect fairness?—I have enough to do already. There is not a moment that is not employed. As a matter of fact I cannot get away for lunch.

1767. I suppose that this outwork is a subsidiary employment with these people?—With some it is, and with some it is not. It is those to whom it is entirely their means of livelihood that I am thinking of.

1768. How many of the 100 people you employ would you say depend on this work for their livelihood?—25 per cent.

1769. Are you insuring those 25 per cent now?—No, it is not settled that we are to.

1770. Yes, it is. The Act is very clear. All outworkers to-day in Ireland who are mainly dependent on the outwork for their livelihood are, as a matter of fact, insurable at this moment?—They have presented no cards to me. If they presented the cards then I would stamp them.

1771. But the Act does not make the presentation of cards a condition. You must get them yourself if necessary?—I thought that a decision was pending on that matter.

1772. You had better see to it, because it is an important matter, and it is the law?—I know it is the law, but I understood that it was pending the decision of the Committee.

1773. What the Committee are deliberating on now is whether the 75 per cent. of partially employed outworkers should also be included. Do not you think that it would be rather an anomaly for some of the outworkers to be insured and others not?—Take it this way, a daughter of a farmer with 50 acres of land makes pin money by sewing for me. I do not think that I have any need to insure that girl. She is in almost as good circumstances, if not better, than I am in myself.

1774. Do you not think that it would be an anomaly for some of these people to be insured and others not?—No.

1775. Might not some employers—I do not say you—say: "Here are some outworkers who are wholly dependent on this work for their livelihood. We have to insure them. There are others on the other hand whom we need not insure. We will give the work to those?"—Yes.

1776. So that it would be very harmful for the insured outworkers if the others were left out?—Yes; they would not get employment.

1777. (Mrs. Paterson.) You employ some hand-loom weavers, I think?—Yes.

1778. That is as a direct employer, not as an agent?—Yes.

1779. Are those doing damask?—No. There is no parallel between damask and cambric weaving.

1780. Are those you employ doing damask or cambric?—Light cambric for embroidery.

1781. These are chiefly women?—The majority of them.

1782. Have you a factory?—No. The hand-loom weaving is a cottage industry, the same as the sewing.

1783. How many women do you employ in that way?—I have about 60 looms going. I should say that 35 of them are wrought by women.

1784. And the others by men?—Men and boys.

1785. Do these workers work exclusively for you, or do they weave for other firms?—They work for three or four parties. A damask weaver works all for one man. There is no parallel between the two.

1786. You do not employ damask weavers?—I do not.

1787. I am only speaking of your employees. How many of the men would be mainly dependent on their earnings as weavers?—None of the men are entirely dependent on their earnings as weavers.

1788. I did not say entirely, I said mainly—the bigger part?—They weave from November to April, during the winter months. In the summer months, and the spring and autumn, they are engaged in agricultural pursuits. They work out because they can earn more. They get half-a-crown or 2s. a day for agricultural work, and not so much at the other work.

1789. What would they earn at your hand-loom weaving?—I have two classes. One class will earn 7s. a week, and another class will earn 12s. The 7s. class would be principally girls. The 12s. class would be efficient expert weavers on the fine goods.

1790. The efficient men would earn about 2s. a day, the same as they would earn at hawthorn?—The rest of the week would be a fortnight's work, for which they would have 24s., that is 12s. a week. If they work closely they can earn that.

1791. Would you consider that these men were insurable now?—I understand that they come under the Act. As far as possible I would employ those who had a bit of land of their own. The Insurance Act will drive people into the towns, or they will emigrate.

1792. You would not employ them because of the cost to you?—Exactly. It puts me out of the trade.

1793. You cannot afford it as an employer?—No.

1794. The margin of profit is not big enough?—The margin of profit is not big enough to allow me to pay.

1795. (Mrs. Dickins.) You state, from your knowledge of the trade, which apparently extends over a number of years—that an increase in the cost of production of an eighth of a penny would be sufficient to make you lose orders? You were talking of handicrafts at the time?—I sell the goods in the piece. I am not an exporter.

1796. What did the eighth of a penny refer to?—The eighth of a penny per yard.

1797. What sort of goods?—Light "sheer" goods for embroidery.

1798. Weaving?—Yes.

1799. Was it on that that you based your opinion that the impact of the Insurance contribution would mean losing the trade?—Yes. I was only speaking so far as my own trade is concerned. It is a special trade. I make light goods, and they are very fine.

The witness withdrew.

Mrs. A. V. MONTGOMERY, of Grey Abbey, examined.

1800. (Chairman.) Do you come to speak to-day regarding the outworkers in and around the village of Grey Abbey?—Yes.

1801. How many outworkers are there in and near that village?—Between 120 and 130. The population is about 350 people, and almost every woman works at it.

1802. Do you know if the conditions are similar to those in other outworking districts?—I think so. I do not know for certain, because I do not visit regularly other towns or villages, but my impression is that they are very much the same.

1803. What is the nature of the work done at Grey Abbey?—Embroidery of pocket-handkerchiefs

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[Continued.]

and bed-spreads, and things of that sort. They call it flowered. Some is beautifully done and is very fine, and that is better paid. Some is very coarse. It is done on linen.

1804. Do you know if the outworkers themselves desire to be included within the scope of the Insurance Act?—They desire to be excluded.

1805. They have unanimously signed a petition for exclusion, have they not?—Yes, 118 did; nearly all did. About half a dozen did not.

1806. Can you tell us what led them to take this step?—I rather led them to take it. I drew up a little statement of what their case was, because they could not express themselves, being uneducated. I asked them if that was what they felt, and if so, if they would like to sign.

1807. Were you influenced by your own judgment on this question, or were you influenced by the agents and middlemen that the impact of the employers' contribution would drive the trade away?—I was informed by them of that; but after seeing them all separately I came to the conclusion that they would not gain anything by misleading me, and it seemed to me true that the trade would be driven away.

1808. Did you realise yourself what a small percentage the employers' contribution would mean on the cost of production?—Yes, but then they would take it off the wages. Almost all our workers in Grey Abbey would be non-contributory. Almost all earn under 6s a week, and therefore would not themselves have to pay; and that would cause the agents to be still more against it.

1809. Do I understand that the work is given out to the outworkers entirely through the agents?—Yes. These are seven who come into the village.

1810. And the agents' remuneration is only 10 per cent.?—Yes.

1811. So perhaps they could not afford to pay the employers' contribution?—That is what they declare.

1812. And you ventured on that to recommend these outworkers to sign a petition against being included within the Act. I say that with great respect to you?—They had all been very much frightened by the agents and believed that the trade would be withdrawn, the coarse work being done by machinery and the fine work being done abroad. They spoke to me, and I was only saying what they had said.

1813. Supposing that that was an alarmist view to take, and that the head employers—I do not say the agents—did not object to paying the contribution, you would welcome the outworkers' inclusion in the Act, I suppose?—Yes.

1814. Your only objection to it was that you feared that the agent might withdraw this work from the people who want it so badly?—Yes. The work kind is done more and more by machinery. They could have the fine work done abroad. It seemed to me a risk. It was a case of bird in the hand being worth two in the bush.

1815. I appreciate that. Have you spoken to agents regarding this insurance?—Yes, to each of them.

1816. And they all take a doubtful view?—Yes.

1817. Did they tell you how the work could be done if they withdrew the work from the home-workers?—Yes, they said that they could get the fine work done in Switzerland and the coarser done by machinery; and already the machine is doing much more than it used to do.

1818. Have you any reason to suppose that the agents would be able to carry out this threat without involving themselves in much greater expense than would be involved in paying the insurance contributions?—I do not think that the postage would come to as much as paying 3½d per head on each woman that they employ now.

1819. Can you tell me the average amount which a home-worker earns in Grey Abbey?—About 6s.

1820. How long do they work for that?—Quite 12 hours a day, often more.

1821. Then that is a sweating wage?—Yes.

1822. Is the work continuous? Do they work all the year round?—It is not quite regular, it has fluctuations.

In the winter it is scarier and worse paid; but it is a regular trade in the sense that it has gone on for years and years.

1823. Are the outworkers mainly dependent for their living on what they earn?—It would be the means of a grown-up girl earning her livelihood. She must go to some work. They do not go into factories because they cannot afford lodgings at Newsham or elsewhere. As the agricultural wages are very low, it is most necessary that the wives should bring in a little. It is not the main living where there is a man.

1824. Those outworkers who are mainly dependent on their earnings for their livelihood are incurable now. Would it not be a very serious anomaly if a certain number of outworkers were named and some were not named? Would there not be a tendency on the part of these agents to give the work to non-named outworkers?—Yes. I think that if it is done at all it had better be general, especially as the workers who are mainly dependent on it are worse off to start with.

1825. There are a certain number of outworkers in your district who are bound to be named, so that the position we are faced with is this, that if you leave the Act as it is to-day, and do not include the outworkers who are not mainly dependent, you run a serious risk of doing permanent injury to the most deserving class of outworkers?—Yes. I should imagine that it is better that all outworkers should be included.

1826. So that, if it is the case that a certain number of these outworkers are unable to-day, do you not think it suggestive that the others should be insured too?—Yes. I did not know that that was the position. It makes a difference.

1827. This Committee is considering whether they should all be named or not. So that, on the whole, if the employers could be induced to help the agents and remove the fear of the work being taken from the district, you would rather welcome the inclusion of all outworkers than otherwise?—Yes, but then there is the fear of it being taken off the wages. They will make the wages still lower than they are. I do not know if anything could be done about that.

1828. (Miss Parsons.) You said that there was a statement signed by the workers. Have you a copy of it?—Yes (producing the same). Shall I read it?

1829. Please, I would like to see what they sign?—We the outworkers (embroiderers) of the village of Grey Abbey, County Down, beg that we should not be included in the National Health Insurance Act for Ireland. The agents who give out our work to us have warned us that it is likely to be withdrawn from the majority, and perhaps even the whole trade may be destroyed if we have to be insured. We depend so greatly upon this work for our livelihood that to include us in the Insurance Act would be doing us not a benefit but an irreparable injury. We beg, therefore, to be exempt. Almost the whole adult female population of Grey Abbey are outworking embroiderers. No family can maintain itself without it, and as for lone women and widows, they have nothing but these low wages between them and starvation.

1830. When that statement was drawn up, you thought that all outworkers might be left out from the Act?—Yes. I thought that the Committee was held on outworkers completely.

1831. Have the agents you have talked to taken the view, in speaking to you, that they would be responsible for the employers' contribution?—Yes.

1832. It was in their minds that they would have to pay the employers' contribution?—Yes.

1833. There are a number of women who depend on sewing for their livelihood?—Yes.

1834. Can they live on the 6s a week or so that they earn, or is it supplemented from the rates?—Yes, in some cases, and in some cases it is old women who have the old age pension. But they live very poorly.

1835. I am sure they must. Are others of them the wives of agricultural labourers?—Yes.

1836. What would an agricultural labourer's wage be?—About 12s a week.

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[Continued]

1837 Is that including any allowance of coal or cottage?—Only a small minority have a free cottage. Most of them have the rent to pay. Luckily the rents are low, from 1s. to 1s. 6d. a week. But the wages are so low that it makes a great difference.

1838 Yes, it makes a substantial difference. The Act states that the employer must not take off the workers' wages his share of the contribution?—But how would that be carried out?

1839 Of course one feels that unscrupulous employers may get round it, but an honest employer, knowing that it is prohibited by the Act, would not do it?—A woman actually said herself "Then what we shall get a week will be threepence less." As it is a sweating wage to start with, it is serious to make it still lower.

1840 If there were a standard wage such as is required by a trade board, the employer, if he took his share from the workers, could only do it directly?—If there was a minimum wage, it would be an enormous advantage.

1841 Do you think that the workers, before they signed the statement, understood the benefits of the Act?—It is very difficult to explain to them; but I told them that they would have 7s. a week, if they were ill, for 26 weeks. I pointed out all those things, but

The witness withdrew.

Mr. JOSEPH McDOWELL (Agent of Newtownards) recalled.

1842 (Chairman) Have you some additional facts to lay before us?—I have brought some hand-work and some machine-work (producing some specimens). It is nearly impossible to tell the difference in some cases between hand-work and machine-work. This shows what we have to fight against.

The witness withdrew.

The Reverend W. S. HANCOCK, of Bathfriland, examined.

1843 (Chairman) I understand that you wish to present to us to-day a petition signed by between 200 and 300 outworkers against their inclusion in the Insurance Act?—Yes, praying that they be excluded from the operation of the Act.

1844 What is the origin of this petition?—The origin, I suppose, rests with myself first of all. I asked the girls in the congregation to join the Presbyterian Health Society in connection with the Presbyterian Church.

1845 (Miss Petersen) Is that an approved society?—Yes. I wrote then to the secretary of the society for information in regard to the outworkers, and the secretary wrote me back to say that the case of the outworkers was being considered by this Committee now, and that I had better do nothing. I asked the girls to insist until the Committee had given their decision. Then a number of the girls in connection with the congregation asked me if it were not better to hold a meeting to see what could be done. They were afraid that they would lose the work in their houses if the Act came into operation: and the result of that meeting was this memorial to you to-day.

1846 (Chairman) Can you tell us the nature of the work that they do in this district?—It is what they call fancy drawn-thread work on handkerchiefs, flens, damask and other material.

1847 Do I understand that you were the instigator of this petition?—I was asked by the girls at the meeting to draft a petition.

1848 What are the main reasons why the girls asked you to draw up a petition against inclusion in the Act?—The first reason was that they were afraid that if they came under the operation of the Act, and the employers had to pay for them the employers' contribution, in many cases the employers would be forced to erect machines and put the work to machines, and so take away the work from the country districts and cottages.

they thought that the risk of losing their daily work was too great.

1849 (Mrs. Dickie) Take the married women who do not work all the time, what would their earnings be?—They run down to something quite small—4s., 3s., 2s., and 1s. 6d.

1850 What would the average be for those who did not work all their time? Would it be 1s. 6d. A little higher, 3s. I should say, but I do not know exactly.

1851 (Chairman) When you state that the wages are from 4s. to 6s., is that from the whole of the employers?—Yes, I was very much surprised at that. I find that very often they go to three agents, and even then that is a good average. There are cases of 11s. or 15s. a week. I have put that in my report. They would then be contributory. There are only about six like that.

1852 (Mrs. Dickie) Specially good workmen?—Specially good workers who have almost a talent for it and do it very beautifully. An employer said to a young woman I know that he would be very glad to pay for her.

1853 She has a monopoly, as a matter of fact, of that kind of work?—She also would contribute.

1854 (Miss Petersen) She would do fine work, unrivalled, and that sort of thing?—Yes. But the low-paid workers often do quite a fine initial for a fortnight.

The witness withdrew.

1855 In what way do you have to fight against it?—If the hand work gets any cheaper, they will put it on the machine.

1856 What are the relative prices?—I could not tell you the machine price, not being a manufacturer.

The witness withdrew.

The Reverend W. S. HANCOCK, of Bathfriland, examined.

1857 They thought with that prospect before them that they ought to do all they could to prevent such an Act coming into force?—Quite so.

1858 Were they informed by the agents or middlemen that the work would be taken away from them?—I do not know that.

1859 Where did they get their information from?—The idea, I might say, is almost instinctive, in the sense that the bulk of the work they used to do has been put to the machine already.

1860 Their fear was that the addition to the cost of production, i.e., the employers' contribution, would be such that it might drive the trade away?—Yes, that was the fear.

1861 Do you know the rate of wages which these outworkers are earning in your district?—In my own congregation I do. I took the opportunity of making a district inquiry as to what they were earning. It runs from half-a-crown to 1s. a week.

1862 Not higher than that?—An odd girl might make something higher if she worked for the whole week. In the district in which I live, nine-tenths of the girls are engaged in farm labour, too—helping to put in the crops, weeding, harvesting, and so on. If they were working all the time they might be able to make more.

1863 Do you know the rate of wages per day that they earn? Do they earn, for instance, as low as 1s. 6d. a day?—I have a girl in my congregation making twopenny a day.

1864 She is probably a very incompetent worker?—No, she is not.

1865 Why is it, then?—She is working at handkerchiefs.

1866 How long does the work?—Perhaps the ladies here will understand what I mean. There is a little thread-drawn work in the corner, and she only gets 2d. a dozen for those.

1867 Does it take a whole day to do it?—She works a whole day at it.

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Rev W. S. HENSON.

[Continued]

1868. Can you tell us whether any of the outworkers in your district are wholly or mainly dependent on the outwork for their livelihood?—Yes, a number in the district, 25 per cent. would be entirely dependent, I should say.

1869. Do you realise that those 25 per cent. are already insurable?—I know they are insurable.

1870. They are in the Act at this moment?—But there is this about it—these girls who are dependent entirely on this work for their livelihood will get no more work. What are they to do then? That is my trouble.

1871. If the 75 per cent. of non-insured outworkers are not included in the Act, they will very likely get the work, to the detriment of the 25 per cent. who are

The witness withdrew.

MISS TRIMLEY and Miss CORRETT examined.

1875. (Chairman, to Miss Trimley.) How long have you been doing outwork?—Twenty years.

1876. Is it entirely sewing?—Yes, and drawn-thread work.

1877. Are you one of the girls who have had apprehensions that, if you are included in the Insurance Act, the work will be taken away from you?—Yes.

1878. You thought that if you were compulsorily insured, the employers might feel that they could not afford to pay the contributions, and so the work might be taken away from you?—Yes.

1879. Is that feeling pretty general amongst the girls in the district?—Yes.

1880. Supposing that that fear was entirely removed, would they like to be insured then?—No.

1881. Why not? Do the girls understand what the benefits are that they would derive under the Act?—Yes, I think so.

1882. Surely, if the fear of the work being taken away from them is removed, they must wish to enjoy the benefits?—There is not any wish to be insured.

1883. Why?—It would take the work away.

1884. But supposing that it did not take the work away, would they like to be insured then?—I could not answer.

1885. (To Miss Corbett.) Are you one of the girls who agreed the petition?—Yes.

1886. Are you afraid, too, that insurance might mean that the work would be taken away?—Yes.

1887. If that fear was removed, would you like to be insured?—We would sooner be where we are.

1888. Because you are afraid that something might happen?—We would sooner be where we are, getting the work from the agents.

The witnesses withdrew.

Mrs. GRAHAM examined.

1895. (Chairman.) Do you attend to-day to give evidence regarding the outworkers employed in the district of Portadown?—Yes.

1896. How many outworkers can you speak of from your own knowledge?—I should say that there are about 250. I know most of them. I would not say that I know every one personally.

1897. How many of the 250 do you come in contact with?—I do not come directly in contact with them now, but I have managed a stitching factory for a number of years, and I came in contact with many of them.

1898. When were you in close connection with them last?—Two years ago, in fact less—a year ago.

1899. How many of the 250 outworkers did you know then?—One hundred.

1900. What is the nature of the work in which they are engaged?—Thread-drawing, vice-felling, over-sewing. And there are also shirt makers in Portadown, but I never had anything to do with them. I know something about them.

probably more in need of it?—My opinion is that the 25 per cent. would have to starve or emigrate.

1872. So that, putting aside for the moment the fear of losing the work, would not the solution be that they should all be insured, or none of them?—It may be so that none should be insured.

1873. The fear that those people have in very natural, and I quite sympathise with them, but if that is removed, I suppose that those girls would welcome the insurance?—That is a question that I could not possibly answer—but I should say "no."

1874. Have you anything else you wish to say?—Might I ask you to take this memorial as evidence also. (The memorial was handed in.) These girls are from my congregation. They might like to say something.

The witness withdrew.

1880. But supposing that the insurance did not cost you anything, or a very small amount, would you not like to have the benefits if you are ill?—We do not wish insurance at all.

1880. Supposing you were ill, would you not like to have 7s. 6d. a week for so many weeks, while you are ill?—We do not wish it at all.

1881. But supposing you were ill and somebody came to you and said: "You are very ill, and you have been for the last six weeks. I will give you 7s. 6d. a week"—would you take it? It would be rather tempting, would it not? I will not press it. I suppose the real reason is that you girls do not quite understand what benefits the Act may bring to you. It is not introduced selfishly to hurt people, but it is introduced to benefit them. What you feel is that, while there is any fear of the work being taken away, you would rather not run the risk?—Yes.

1882. (Miss Peterson, to Miss Trimley.) Who suggested to you that the work might be taken away from you; did the agents tell you?—There is a failure of work. We do not have so much employment as we did. More is done by the machines than was formerly done.

1883. But that is not because of the Insurance Act, but of something else. Is it the agents who have said that the work will be taken away? What put it into your minds that the Insurance Act would take the work away from you? You are just afraid of it?—Yes.

1884. Do the agents speak about it when they give you the work?—They do not talk very much about it, indeed.

1894a. What made you think of getting up this petition?—Well, we all agreed.

The witnesses withdrew.

Mrs. GRAHAM examined.

1901. Is this work exclusively done by women and girls?—Yes, and children.

1902. How many times distribute the work in the district of Portadown?—I should say four. I am not speaking of the hand-loom work. If you include that, there would be a great many more.

1903. Are there any other firms who give out work to outworkers?—No, I think that there are only four in Portadown.

1904. Is the work given out direct, or through agents?—Three of them give it out direct, in fact I think four.

1905. Would the employer be quite cognisant of the names and address of each of the outworkers?—He would know the name of the householder, but he would not know who did the work.

1906. He would know when he gave the work to?—Yes. Sometimes there would be six people working at the one loom and only one person paid.

1907. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?

* See Appendix VIII.

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Mrs. GRAMAM

[Continued.]

—I think that if they are, in Portadown, it would do them more harm than good.

1906. Can you tell us why?—There is not nearly so much thread-drawing being done now as there used to be, and the punch stitch is largely taking the place of the sheer stitch. I think that if there was very much put on they would change their system.

1907. Who told you that a slight increase would change the system?—No one told me at all. I did not want anyone to tell me that.

1910. Do you know manufacturers' prices?—Yes. I know a good deal about them.

1911. Do you know the profits they make?—Yes.

1912. Have you been a manufacturer yourself? How did you find out?—I know perfectly well the profit they make on the stitching. In my department I had to give a return of the profit weekly.

1913. In your opinion, the cost of the insurance would absorb all that profit?—I do not say that it would take it all. I would not like to say that.

1914. Would it take a considerable part of it?—It would.

1915. What percentage would the insurance come to?—Really, I do not know.

1916. How do you know, then, that the cost of insurance would sweep away all the profit?—I have not yet said that it would take away all the profit.

1917. Take away so much of it that it would jeopardise the trade?—I did not say that. I said that if it was taxed with a large expense it was likely to make the thread-drawing less.

1918. The only deduction I could make from your reply was that you had in your mind the Insurance Act. What else had you in your mind; because you have made a statement to us, and I want to know what it is based on?—It is based on my own opinion.

1919. It is your opinion, but you have no facts? When you spoke about the extra cost, you had the Insurance Act in your mind?—Yes.

1920. Only that?—Certainly.

1921. So that I was quite right in saying that the only deduction I could make from your reply was that it was the cost of the Insurance Act that you had in your mind?—Yes.

1922. Then I come to the same question again. On what authority do you say that the cost of the Insurance Act is going to jeopardise the trade?—Because there is a very small percentage of profit on hand-stitching.

1923. But you do not know what the cost of the Insurance Act is going to be, do you?—No, but I know how much the workers earn, and you have to go into all those details before you know to a farthing how much the insurance will cost.

1924. I suppose the Committee may take it that it is a guess on your part?—Yes, just a guess from my own experience of the business.

1925. Can you tell us what the average amount earned weekly by each worker is?—I think between 8s. and 4s. I have averaged the earnings of the outworkers for three months of about the best factory in Portadown. I calculate the average at 3s. 8½d.

1926. How many hours do they work for that wage?—It would be impossible to tell. Some of the people would be employed in the factories and take handkerchiefs home and do them at night. Others would be children and old women working practically all the day, or the children after they come from school. Clinging all the outworkers together, 3s. 8½d. is the average. That is for the last three months. I thought you would like that.

1927. I am much obliged to you. Can you tell us whether the rate of wages is more or less than is 6d. a day, taking an average speed worker?—I do not think that the worker would earn more, and it would take a pretty good worker to earn 6d.

1928. If she did not, the whole of the contribution would be borne by the employer?—I presume so.

1929. You think that the contribution might be so high that it would be sufficient to turn the balance and injure the industry?—I think so. Some half-dozen people would get the work. It would be divided between those.

1930. Are any of these workers, that you have some scores, mainly dependent on the outwork for their livelihood?—Some of them are; the majority are not.

1931. Those who are, come under the Act now. They are insurable persons?—I do not think that the outworkers are insurable.

1932. You must take it from me, because it is so?—Of course, you know better than I do about it.

1933. Those outworkers to whom I have just referred, are to-day insurable under the Act?—I was not aware of it.

1934. Now, would it not be rather an injustice, in any district to have some outworkers insured and others not?—I think that it would not be at all fair. It should apply to all or none.

1935. Would there not be a tendency on the part of some employers to leave out those who are insurable and who may be a more deserving class of outworker?—I think that the employers would make less people do the work and the older people might suffer if they have to be insured.

1936. Just follow my point. I am assuming a certain class of persons who are insured and who are wholly or mainly dependent on the outwork for their livelihood. They may be widows and people who absolutely want the work, whereas others do it to assist their ordinary incomes?—The great majority only do it as a sort of assistance.

1937. Would it not be a great hardship if the work was taken away from these deserving people who are mainly or wholly dependent on it for their livelihood, and given to other people who do it as a sort of subsidiary work?—I do not think that it would be at all fair. It would be a great hardship. It was a case in point like that that made me in favour of their not being insured.

1938. But some of them are insurable already, and if we are not to do a great injustice we must insure the others. Now, do you not think that under the circumstances they all ought to be insured? You have admitted that these people who are insured are a most deserving class, and you have admitted that it would be a great injustice to them to have the work taken away from them. You have said that there is a chance of some employers taking the work away from those who are dependent on it, and giving it to those who are not insurable at present, who are not dependent on the work. Now, would it not be much better to remove the possibility of injustice being done to those who are mainly dependent on the outwork, by insuring the others? As I have told you, if the rate of wages is less than 1s. 6d. a day the employer pays the whole. Now, do you not think that what I have put to you is the only solution?—It is a question of excluding those already insured or bringing them all in.

1939. I quite agree that it is a question of whether we should exclude those or include the others?—I would be for including the lot.

1940. (Miss PATRICK.) The outwork that is done in Portadown includes the same kind of work that is also done in factories?—Yes, not thread-drawing—over-seaming and vice-folding.

1941. Do you do anything with embroidery?—There is no embroidery in Portadown.

1942. In factories, do you mean?—Outwork I mean, and I do not think there is any inside.

1943. Outworkers in weaving and vice-folding are doing the same work as people are doing inside the factories?—Yes.

1944. The people inside the factories are insured anyhow?—Yes.

1945. If we adopted the view that all outworkers should be excluded, does it occur to you that that would be an injustice to another and equally deserving class of people—the people who are employed in the factories?—I do not think that it would injure the inworkers. I do not think that thread-drawing would ever be done inside.

1946. Excluding the thread-drawers, what do you say?—I do not think that it would injure the inside workers at all.

1947. Why not? Would it not be likely that employers would give the work out?—Over-seaming is

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Mrs. GRAHAM.

[Continued]

done so very neatly and well on the machine that it would ruin the trade to get it all done outside by hand now. The machine does it so much nicer, and I do not think it would be done outside again, apart from the question of insurance.

1943. Would there be any danger of its being done outside by machine?—No, I do not think so. There are very few (I do not think any) over-sewing machines among outworkers. It is done by hand outside. Inside it is done by machine.

1949. (Mrs. Doherty.) The outworkers you are speaking of are all living in the town of Portadown?—Practically.

1950. You do not speak for the country outworkers?—Some of them come from the country for the work.

The witness withdrew.

Miss MURPHY ROBERTS examined.

1955. (Chairman.) Do you attend to-day as secretary of the Lurgan Homeless, Vagrants and General Women Workers' Trade Union?—Yes.

1956. Do you include outworkers in your membership?—No, not yet.

1957. Do you come in contact with the outworkers?—Certainly, I come in contact with them. Last year I had to get some evidence with regard to outside work.

1958. Do you know anything of the nature of the work in which the outworkers are engaged?—Thread-drawing, vice-folding, and over-sewing.

1959. Is it your opinion that the outworkers should be included in the benefits of the Insurance Act?—Yes.

1960. Why?—I think it would be rather hard if they were excluded from the Act. For instance, take the married women in the house who do some work. If you excluded her, it would be a loss to her in case of maternity or in case of sickness.

1961. Have you made any inquiries of outworkers as to whether they would like to be included in the Act?—No, I have not made inquiry as to whether they would like to be included in the Act; but I have had lots of applications for membership, and I have said that we could not deal with them until some arrangement was made with regard to outside workers.

1962. Is there an executive committee of your society?—Yes.

1963. Has it met and discussed the question?—Not with regard to outside work.

1964. Are you here to-day to give us your own personal opinion?—Yes.

1965. Have you had a considerable amount of work amongst this class of people, and have you considerable knowledge of them?—Yes.

1966. (Miss Parsons.) With regard to the work which members of your union are doing, they are working in factories, are they not?—Yes.

1967. At what?—Hemming and reining and vice-folding.

1968. Is that also done by workers in their homes?—Yes, vice-folding.

The witness withdrew.

Adjourned to to-morrow, at Londonderry, at 10 o'clock.

1951. Would they be farmers' daughters and that class?—Very few of them.

1952. What class of person would they be?—People who work for farmers and labourers' friends.

1953. Are those in the town not wholly dependent, the wives of men working in the factory?—Yes.

1954. You included them in the average?—Yes, that was the average of every class. I took the average of one woman the best case I could get of a person really dependent on her outwork. She herself, and her daughters worked. Her daughter, who was married, worked in the factory. The three worked. The daughter who was married worked at night, the others worked all day, they earned 10s. 9d. in the week.

1959. Not hemming and reining?—There may be a few who do that in the house.

1970. Is there not much hemming done in the house?—Very little.

1971. Are the factory workers competing with the home workers for the work?—I should not say so.

1972. The people you speak of, who are employed in factories and workshops, are now insured, and contributions have to be paid for them?—Yes.

1973. If the outworkers were excluded from the Act, would there be danger of the factory workers losing their employment and its going to the outworkers?—That might happen in the case of vice-folding and over-sewing. I don't say it would affect those who do that.

1974. It might operate unfairly, you mean, to the factory worker?—Yes.

1975. You have no outworkers at all in your union?—No.

1976. The people you speak of are working full time in the factories?—Yes. I was asked to speak about the outside worker.

1977. But do you know the outside workers?—Yes.

1978. Do you know what their earnings are?—Last winter I had occasion to try to get evidence for the Sweating Inquiry, and I found that some of the outside workers would not earn more than 5s. and some would earn a little lower than that.

1979. Would there be people who would be mainly dependent on their earnings?—Yes. I have not come across anyone who was not dependent on them to some extent.

1980. Can they live on 5s. a week?—With that and their husbands' wages. A good weaver would not earn more than 18s. a week on an average. The wife might earn about 5s. a week in drawing, vice-folding or something.

1981. She would be mainly dependent on her husband?—Yes, that is why I think it is a pity that the married woman should be excluded from the Act. Though she is not expected to be depending on what she earns, still she is depending on it.

Court House, Londonderry.

FOURTH DAY.

Friday, 9th August 1912.

PRESENT:

SIR ERNEST HATCH, BART (Chairman)

MR HUGH BARRIE, M.P.
MR. DOCKRE

MR E A R WHENER (Solicitor)

MR DAVID HOGG and MR GUY P MORRISSE COUSINED

1982 (Chairman, to Mr. Hagg) Do you appear today to give evidence as an employer of outworkers?—Yes.

1983a How many outworkers do you employ?—I could not tell you.

1983b In what districts do these workers live?—In Lishowen. (Mr. Morrisse) We employ a good many in County Derry.

1984 What class of work do you give out to be done?—(Mr. Hagg) White shirts. (Mr. Morrisse) White shirts and a certain piece of the collar making.

1985 Is that work done exclusively by women and girls?—(Mr. Hagg) It is done exclusively by women and girls.

1986 Are you an independent employer, or do you send work out through agents?—I am an independent employer in all cases.

1987 How many outworkers do you employ?—I cannot tell you. They work for us and work for other people. They might work for my friend here alternatively, and we do not continuously employ them. We have slack times, like everyone else, and they go to see where they can get work elsewhere.

1988 How many outworkers are there in the districts applying for employment?—I could not tell you. I have information at the factory which I could have brought. We have to make a return to the factory inspectors of the people whom we employ. There may be several people in one family—two, three, four, or five.

1989 But do you know the numbers of the outworkers you have on your books?—I could get it. I will send it up. (Mr. Morrisse) As far as we are concerned, in one district where we give the work out ourselves, Bellahassan, we have about 190 workers on our books. That represents over 300 workers. As regards Lishowen, I do not know, because there we employ an agent.

1990 What is the average amount earned weekly by each worker?—(Mr. Hagg) I cannot tell you, because they are not continuously working for us.

1991 What is the average amount you pay weekly to the workers?—I cannot tell you. (Mr. Morrisse) I can tell you in regard to one district where our own men give the work out. The average for 52 weeks amounts to about 3s. 1d. a week on the total number we employ. It varies in certain three months of the year. When work is more plentiful it would amount to 3s. 4d. or 3s. 6d., and drop down to 2s. 6d. in other months—August, September, and October, when the girls work at other occupations. The average all through the year is what I have given.

1992 How many weeks in the year have they fully continuous employment?—There is work every week going on.

1993 You said just now that there are three months when they do not work at this outwork?—I can only give you the average.

1994 I assume that three months in the year they are engaged in agricultural pursuits?—Not entirely.

They always do some work. It is a reduction of the work they do in the preparation of about 3s. 3d. to 2s. 8d. or 2s. 9d. There is never a week in the year when we do not give work out.

1995 Are many of these outworkers mainly dependent on the outwork for their maintenance?—Very, very few, indeed, so far as I know. They are all the wives and daughters of labourers or small farmers.

1996 Are these no widows?—Not that I know of, but that you will get better from witnesses later on.

1997 It is rather a remarkable thing to hear from you that there are no outworkers whose outwork keeps them?—As far as I know. I do not know them, but I do not come in personal touch with the outworkers.

1998 Do any of the outworkers, as far as you know, come under the Insurance Act at this moment?—Only through being wives of insured persons. (Mr. Hagg) Not through their own employment.

1999 (To Mr. Morrisse) You understand that section 31 (4) of the Act is so worded that if anyone is mainly dependent on outwork that person is insurable?—There may be some, I should think there are.

2000 Taking it for granted that there are some who at the present moment come under the Act, do not you think it rather anomalous to have some outworkers insured and some not?—You mean come under the Act is consequence of the paragraph which applies to outworkers, which says, "principal means of livelihood"?

2001 Yes, that is the section of the Act I am referring to?—No doubt it would be anomalous.

2002 Would there not be a tendency on the part of some employers to give work to the uninsured and so save the contributions?—That would naturally be the consequence, I should think.

2003 Then what solution do you suggest we should arrive at?—Omit the whole of the outworkers.

2004 Or exempt them?—Omit them.

2005 But would not that be rather unfair to those who are mainly dependent, and who look to this relief as a great relief in times of distress?—As far as our trade is concerned I do not think there are any in the country who are solely dependent upon their outwork.

2006 But you told us just now that there were?—There may be, but not many solely dependent. I do not know of any case of any woman living in the country whose sole means of support is her outwork.

2007 Assuming for a moment that there are some—because there are a great many in other parts of the country, and this Act has to be administered throughout Ireland—do you not think that it would be rather anomalous for some of these people to be insured and others not?—I think it would be so detrimental to the outworking trade that probably it would mean closing down outwork as far as this is concerned, if they come under the Act.

2008 But you suggested just now that we should omit any outworkers from benefits?—Yes.

2009 Do you not take into account the hardship of withdrawing benefits which would probably be very much appreciated in times of distress by outworkers,

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[Continued]

who are mainly dependent on outwork for their livelihood?—It depends very much on what the benefits would be.

2010. We are speaking of the benefits under the Act?—One cannot answer really. If they are to get so much a week when they are ill, one would naturally give a very different answer to what one would say if they are only going to get sanatorium and maternity benefits.

2011. Take it that they are getting sanatorium, maternity, and sickness benefits, so much per week. Supposing that these benefits accrue to these outworkers, would it not be a great hardship to exclude them from those benefits?—If a person is solely dependent on outwork for her livelihood, it would be a hardship for her to be excluded from sickness benefit.

2012. (Mr. Hogg.) Do you agree with that?—Not quite. The employment is so irregular. They come to us and they work for three or four different masters in one week. Who is to pay?

2013. That is not the point. I quite appreciate that that is a difficulty, and the Commissioners will have to deal with it, but the point is that if the outworker who is employed by three or five manufacturers accumulates a certain wage upon which the employer has to pay a certain contribution, and the result is that the benefits accruing to the outworker are real and tangible, I asked whether it would not be a hardship to withdraw those benefits from the outworker?—I quite agree that it would be a hardship if they could not participate in the benefits that the other workers are getting, but where can you collect it?

2014. (Mr. Hugh Barry.) Provided that that difficulty can be solved, you agree?—Yes. (Mr. Morris.) Provisionally, I would say, that if the benefits are to be obtained by the workers without a very heavy contribution in proportion to their wages, I agree, but if you put such a contribution as will make employers employ all the people they can in their own factory, there is no doubt that we who already work the Act, will not employ one single person more than we can help; not only on account of the contribution, but on account of the great annoyance of carrying out the Act as it stands.

2015. (Chairman.) If you employ inside workers, instead of outside workers, you have to pay just the same?—Yes.

2016. Supposing that the Commissioners were to decide to assess the employer on the amount of outwork done and not on the weekly wage?—You mean to say, on a proportion of their pay?

2017. For every pound's worth of work done, the employers would be assessed. Would that be better?—That would be the easier way of working.

2018. Do you agree, Mr. Hogg?—(Mr. Hogg.) Yes, it would be the easier way. It would cover my difficulty. (Mr. Morris.) It would be the easiest way to collect it.

2019. What are your objections to the outworkers coming into the Act?—My first objection as a shirt manufacturer is that it is going to be a tax, naturally, upon us.

2020. I want you to keep in view that what you call a tax is not a tax?—I will not call it a tax, but it has always been referred to as a tax.

2021. You have to pay it whether they are inside or out, and I want to know why you object in the case of outworkers?—Personally, I resent paying the contribution, because I do not see how the contribution which I am paying on behalf of those working people is going to be a benefit to them in proportion to what is being paid, unless the Commissioners make an arrangement by which the outworkers themselves are going to get sick allowances irrespective of what is paid. Taking the figures in the English report it works out at about 3d. for every lb.

2022. Yes, how would the same system apply in the case of your outworkers?—Our workers' average pay is 3s. The amount that will be paid on that will not give them any benefit at all, except sanatorium benefits which I think is rather ridiculous to people who are living on the mountain side, and the maternity benefits will be very rarely needed. Most of these are quite young girls, or else women well on in years, the

mothers of the girls. And a certain number are already deriving benefits as being the wives of insured or dependents on insured. Therefore the contribution which will be paid by us (because I do not think it will be paid by the working people at all, their earnings and their contribution being so small) is simply for the purpose of bolstering up approved societies, and will not be devoted to the benefit of the people for whom we pay it.

2023. Is the rate of earnings more than 1s. 6d. a day for outworkers?—I do not think that it is. There are cases where it is. (Mr. Hogg.) In my opinion, as a rule, not.

2024. I do not mean to say, can they earn 1s. 6d. a day, but is the rate of pay more than 1s. 6d. a day if they work factory hours?—There are cases where women can make and do make 10s. a week at home work.

2025. (Mr. Hugh Barry.) What proportion?—It is very small. The average is only 3s.

2026. (Chairman.) If their earnings are at the rate of less than 1s. 6d. a day, then the whole contribution falls on the employer?—I know that, and I am taking it that it will do so. I do not think it at all likely that it will fall on the employer.

2027. Are we to understand that if the benefits were more substantial, you would rather welcome the Act than otherwise?—No, certainly not. We do not like working any Act, but if it is thrown at us we will swallow it and do our best to carry it through. Even if the benefits were increased and the whole contribution was paid by the employer and not by the employee, it would have a tendency to diminish the trade, because the mere exertion of working the thing is going to be such that we shall always confine the number of hands we employ. Now our whole principle is to distribute the work over as big a number as possible, and we keep stations going even at the expense of other stations, so as to make the distribution as large as possible.

2028. But you must get the work done somewhere. Is the rate of wages of outworker quite the same as for the factory hands?—The rate of the factory hands is for ages.

2029. So this is a cheap form of labour for you?—Not necessarily. In the factories we use machinery, and in the home work we do not.

2030. Is it more or less expensive, or about equal, to employ outworkers?—They get the same inside as outside. Yes.

2031. Then I cannot understand why you suggest that, if the Act is put into force and the outworkers are brought into the Act, it will diminish the outwork? Because we should employ far fewer people in our factories to do the same amount of work.

2032. If the cost is the same inside and out, I do not see the advantage?—To avoid the annoyance of carrying out the Insurance Act.

2033. But the annoyance would be equally felt with regard to the inside workers, would it not?—Nothing like.

2034. Do I understand you to say that it is the intricacies of the clerical work of looking after the outworkers' insurance that you object to?—(Mr. Morris.) One of our objections certainly is that. I would like very much to impose upon you the decrease of the outworkers during the last few years. I am not speaking of my own home alone, but the whole trade. In 1900 my firm alone were paying four times what we are paying now. Our business has not decreased in those years, it has increased, but the amount of wages we pay for outwork is a quarter now of what it was in 1900.

2035. How do you account for that?—Outwork is going out for two reasons. One thing is the improvement of machinery. We have double-needle machines which did not exist before, and machines going at over 4,000 stitches a minute, while with hand machines you cannot get more than 800, and we have button-hole machines and other things.

2036. That will go on irrespective of the Act?—Yes, and every little will help to smother the outworker.

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[Continued]

2937. Do you think that the outwork distributed in country districts is a material benefit to them?—A very great benefit. You have only got to go through districts where there is work and districts where there is not, to see that it is a benefit.

2938. You have not convinced me yet—I do not know whether you have convinced others—that the small impact seriously interferes with the outwork?—It is bound to.

2939. You have said so, but you have not said why?—The increased cost will do it.

2940. But the increased cost for outworkers is not any more than the increased cost for hewers?—I think it is.

2941. In what way?—In the proportion.

2942. Supposing that the Commissioners agree, and they will probably agree, to have the amount of contribution on the amount of work done, as in England, that does not increase the cost of insurance of outworkers?—You have to reduce it.

2943. For an hewer you have to pay the full contribution whether the worker works one day or six days; so it will be considerably less with regard to outworkers, will it not?—Yes.

2944. Now take an outworker. I am suggesting that you should only pay the contribution on the actual amount of work done; so that the insurance would be cheaper, not dearer?—It might be cheaper if you work it out at a different rate from what it is at present.

2945. What is the point you make—that it might have a bad effect on the work distributed?—I still maintain and I still believe that it will have a tendency to reduce it.

2946. But why?—My own firm, for instance, instead of employing as many outworkers as we possibly can, will promptly employ as few as possible.

2947. Why?—To save the annoyance of stamping cards and making cards and working out calculations every week.

2948. Does it reduce itself to that?—Provided that the outworkers are brought in under the Act, no matter what the contribution is, it will have a tendency to reduce the number of outworkers.

2949. I cannot accept that unless you give me the reasons?—I am giving them.

2950. The trouble of administration?—The trouble of administration, and also we should have to find out whether it was more economical to work inside than outside.

2951. I have to get a synopsis of your evidence to put in our report, and, as far as I understand, what you say is that it might have an ill-effect on the work given out to these outworkers because of the inconvenience and trouble which will ensue in the matter of administration; and there is nothing else but that?—I say if the Act applies to outworkers that will be the result.

2952. That is the only salient point you have brought forward as to the ill-effects which are likely to ensue?—That is assuming that the Act applies to outworkers.

2953. Yes, assuming that the Act applies to outworkers, and assuming that the assessment of the employer is based on the amount of work done?—We do think that it will not be applied to outworkers.

2954. But stick to the point and give me a direct answer?—I am trying to give a direct answer. Do you want me to either say or not to say that it will handicap the industry?

2955. You have said that, and in writing our report I should be obliged to say why you think it will be handicapped?—I have given one reason. Then it will increase the cost of production.

2956. What do you mean by increase the cost of production?—When I say that, I mean that it will increase the cost of production over what the cost is now, if the outworkers are brought in.

2957. (Mr. Hugh Barrie.) That is an objection to the whole thing, but the question is addressed to the smaller point, namely, what are your objections to outworkers being included provided that the proportion of the cost, or let us say you call it, is not larger on the

outworker than on the hewer?—I think I have answered that.

2958. (Chairman.) Have you anything to add to the two reasons you have given?—I am assuming, of course, that the Act applies to outworkers.

2959. The ill-effect of including these outworkers is a question of inconvenience of administration and nothing else?—Whatever injury is done, we have to accept the Act as passed. I have not the least hesitation in saying that it is going to injure the trade.

2960. (To Mr. Hogg.) Do you consent?—Yes. One of the effects of insurance of outdoor workers would be to decrease the amount of work sent to outdoor workers.

2961. I must ask you why?—For business reasons.

2962. What are the reasons?—We shall have to save expense in carriage, in examining, money lying idle, and in other ways.

2963. How will the contributions have that effect?—We have no room for other workers in our factory, or we should have had them all in before this.

2964. I do not follow you. You have not stated clearly to me how the outwork is likely to be diminished because of the new impact that would be laid upon the employer, if outworkers are brought under the Act?—When the work is done inside we have control of the output.

2965. All that applies to-day?—Speaking for our firm, I would say that as soon as we get the premises erected, and machinery put down, we should withdraw the outwork.

2966. Why do you not do that to-day?—Because for 50 years it has been done in the present way. It is an old-fashioned system.

2967. The contribution will apply equally if the workers are taken inside the factory, and why should that be a reason for altering the whole system of your trade?—Because of the difficulty.

2968. Difficulty of what—difficulty of administration?—Yes, and there would be a benefit in having our goods always on the premises, so that we could put them in proper rotation, so as to get them out by the time at which they are required by our customer.

2969. If the outworkers are not brought under the Act, may we take it that things will go on as they are?—They will go on in a diminishing quantity. It is diminishing from year to year.

2970. That will occur in any case?—Yes. (Mr. Merrick.) There is no question that the shirt and collar outwork industry is a dying industry. It will die in another eight or ten years' time. I think that that is an additional objection to bringing these people in. (Mr. Hogg.) They have in the factories high-speed machines. They can do more work in the factory than they can do at home, and they can produce for less money and have the same wages.

2971. Do I understand you to say that the industry is a diminishing one irrespective of insurance?—(Mr. Merrick.) Yes. Here are some figures (producing the sheet).

2972. These show that in the shirt industry, in 10 years, the wages of the outworkers have diminished by 25 per cent, and in the collar industry they have fallen 20 per cent?—Yes, and they are falling all the time.

2973. (Mr. Doherty.) Have you any outworkers in the city of Derry?—Yes, we have a few.

2974. Would they be dependent on the work solely for their living?—I do not think so, or they would be in the factories.

2975. The main body of your workers are country workers?—Yes.

2976. If the work was taken into the factories, either because of the Insurance Act or later on, would the girls in the country who are doing it now, leave their homes and come in?—I am afraid they will.

2977. You think that a disadvantage?—A very great disadvantage. We have never done anything to encourage girls to come from the country. I do not think it a good thing socially or morally to bring girls from their own homes and put them in lodgings in the towns, where they have to live on 5s. or 6s. a week.

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Mr. DAVID HOGG and Mr. GUY P. MERRICK

[Continued]

while they are learning. They have no one to look after them. As a rule two or three share rooms.

2078. Would they be more likely to come into the factory or emigrate?—Those accustomed to the trade would come in. The younger ones would emigrate.

2079. Taking what the Chairman said, that the cost of the actual insurance contributions might be less on the outwork than on the inwork, do you anticipate that the total cost will be more than insurance plus administration in the factory?—We give our work out and we never let a station go without altogether, although we may be slack.

2080. You will concentrate now?—Yes, and probably wipe out three out of five.

2081. Do you anticipate that the cost of administration will be higher on the outworkers than on the inworkers?—I do not know that it will.

2082. But there is more trouble and more friction?—Yes. We may employ 1,000 outworkers and only have enough work for 200 or 300, and we shall naturally concentrate.

2083. Do you regard the sickness benefit as the most essential?—Yes, I think it will be the greatest.

2084. (Mr. Hugh Barrie.) The present condition in the outworkers, you say, has been going on steadily for some years?—Yes, since 1900.

2085. You have no doubt that the general body of outworkers is decreasing?—I have not the least hesitation in saying that with regard to shirts and collars everywhere.

2086. Does it mean that some other forms of outwork have developed in the rural districts that are more attractive to the outworkers?—Not that I know of. (Mr. Hogg.) Not that I know of.

2087. Do you think that the total number of outworkers has decreased?—(Mr. Merrick.) Yes, I think there is no question about it at all.

2088. Through improvements in machinery?—And alterations in fashion. Every used to be solely the white shirt trade and no coloured shirts at all, but when the fashion of coloured shirts came in we had to make all the coloured shirts in the factory.

2089. Your view is that even the small impact that the Act adds will be a sort of final blow to a flourishing industry?—Yes. It is tottering now, and a very little touch will send it over.

2090. The improvements in machinery have been such in recent years as of themselves to make it no longer so profitable to develop the outwork side as to develop the factory side?—Yes.

2091. You honestly believe (and I know you are both responsible men at the head of the business) that even a small impact is going to accelerate the decline of an industry that is already falling. Is there really your conviction?—That certainly is my opinion. (Mr. Hogg.) Yes.

2092. Now, on the question of the cost of working the Act are you both under the impression that it will be much more troublesome, so far as the clerical work is concerned, than the clerical work imposed on you in the factory as regards inworkers?—It would be so.

2093. Is that because some of the workers work for two or three, or possibly four firms?—No, speaking for myself, we have an experienced hand worker of few country education. You may perhaps understand what that means.

2094. Yes?—She goes out and takes in the work, examines it to see if it is properly done and pays for

it, but she could not undertake the work that would be required of her under the Insurance Act, we would have to have someone else.

2095. Are you referring now to a salaried employee, or to a country agent?—A salaried employee.

2096. Have you any agents working on commission in the country districts?—(Mr. Merrick.) We have two. They are paid for a dozen for everything they give out. The work is sent out with a basket on it and the price that the agent is to get. (Mr. Hogg.) We have not any commission agents.

2097. Do you take steps to make sure that the piece put on the work is really paid to the worker?—(Mr. Merrick.) Yes, it is on the ticket. (Mr. Hogg.) And the workers know that the Act of Parliament says that the piece must be on the ticket.

2098. Do you employ any agents?—Paid agents, not commission agents.

2099. Mr. Merrick said he had two?—I have not the same as Mr. Merrick refers to.

2100. (Chairman.) I thought we had agreed that the cost of the insurance of outworkers, if the employers' contributions are based on the amount of work done, will be less for the outworkers than for the inworkers?—(Mr. Merrick.) Yes.

2101. If that is so, I want to know why this contribution should be the means of lessening the work that is distributed to outworkers?—Because, in my opinion, if there was no impact at all the natural trade that is going on to-day would go on, but if there is an impact put on, it will be reduced.

2102. But if the shorts are not made by outworkers, they will be made by inworkers, so that the contribution will be the same?—Probably.

2103. Then why should it affect the outworkers?—Because it will be far more difficult to administer, provided that the Act applies to outworkers, but assuming that it does not apply to outworkers, the outworkers' trade is going on as it is, if it does apply, it will decrease it.

2104. Then it comes to what I said just now, that the only extra burden on the industry would be the question of the inconvenience of administration and nothing else?—You are assuming that it applies to the outworkers.

2105. Yes, I am assuming that it applies to the outworkers. I am assuming all the time that the outworkers are coming under the Act?—If they do, I say it will be detrimental to the outworkers.

2106. (Mr. Hugh Barrie.) Do you understand from the Chairman's questions, that we are giving an assurance that the payment on the quantity of work done will be less?—Yes. I am assuming that all the way through. (Mr. Hogg.) I would like to point out that in the event of its applying to outworkers, there should be some additional provision to protect the employers.

2107. Such as what?—In this way we give work to a girl, she takes it up to the mountain and may give it to four or five or six girls who help her. Are we to be responsible for them? Because we only know the girl with whom we come in contact whose name is on our books.

(Chairman.) In answer to that, I will say that we will take cognizance of that.

2108. (Mr. Hugh Barrie.) We are quite alive to that point?—There is an article giving the statistics at the last census in a local paper, "The Londonderry Sentinel." It says that the females are fewer in number than the males in certain districts.

The witnesses withdrew.

Mr. Alderman ANTHONY examined.

2109. (Chairman.) Do you appear to-day to give evidence as an employer of outworkers?—Yes.

2110. You speak with regard to the hosiery business?—Yes.

2111. How many outworkers do you employ?—There would be about, of what might be called outworkers under the Factory Act not more than 50

or 60.

2112. Is what districts do these workers live?—They are scattered over different parts of the county of Donegal.

2113. What class of work do you give out to them to be done?—Principally hand-knitted goods. I might explain that there will be a very large body of hand-workers. The work is done by what I might term sub-contractors, workers that I know nothing about

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[Continued.]

I could give approximately how many might be involved.

2114. You say that you send work to about 50 or 60?—There would be about 50 or 60 that would be returned directly under the Factory Act.

2115. Do those 50 or 60 give out the work to other people?—No. Shall I give the different districts that I am interested in in regard to the workers?

2116. Yes, what are the districts to which you send your work?—The districts would be Gwenton, Burtonport, Dungle, Portlaoine, Letterkenward, Glenties, and a little in Ardara. These would be the principal districts. There are other places where there might be a few workers.

2117. You were telling us something about other outworkers who let out the work?—Perhaps I could make myself more clear by saying that I have tried to get into a short compass the principal districts where work is given out to be done in the homes of the people. 50 to 60 are direct outworkers returned in my books, as I have said. The balance of the work done in these districts is done by people whom I know nothing about. I have got approximately the number, but I do not know the names.

2118. Who distribute the work?—Agents acting for the manufacturers.

2119. How many of these would you employ?—In every district I have named there would be an agent or some person distributing the work.

2120. How many workers would there be in these districts?—Probably 700 to 800 workers would be involved.

2121. Do you pay the agents a commission?—Yes, they are paid for looking after the work. In some cases there is no actual payment of commission to them. They do the work at a certain figure.

2122. In your opinion, would the agents be deemed to be employers under the Insurance Act?—Yes. I think so. I do not come in contact with the workers.

2123. If the outworkers were included in the Act, do you consider that the agents should pay the contribution?—I would not express an opinion as to who should pay the contribution, I would not like to be personally involved in that matter, but on the general principle of the thing I can give an opinion as to whether I consider that I could pay an insurance rate on the work that is given out.

2124. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—No. I do not think so.

2125. What are your reasons for giving that reply?—My industry is the knitted coats industry, which is entirely outside the knitting done in my factory. The other is knitted socks knitted in the homes of the peasantry on small machines. None of the kind of work that I get done outside by outworkers is done in my own factory; it is separate and distinct from it. Up to two or three years ago the hand-knitted coat trade had been confined exclusively to Swiss and German manufacturers. I spent hundreds of pounds in introducing it into County Donegal, and tried to make a success of it. I have moderately succeeded, but the competition at the moment with the foreigner is so keen, and the margin of profit is so limited, that any additional tax on the industry to my mind would mean the wiping of it out. If such a thing did take place, I would prefer to take the capital that is invested in the trade and use it for the extension of my own premises, rather than continue to exercise it in country districts.

2126. Have you estimated at all what the employers' contribution would mean, as an additional cost on the industry?—I have not considered that. I know what it is in my own factory premises.

2127. Supposing that the Commissioners were to agree to assess the employers on the amount of work done by the outworkers, what would you say? That would be less, would it not?—It would be less than the contribution paid in the factory, but any tax whatever, in my judgment, on this class of work that I am doing in the country, would be absolutely injurious to the industry. I believe that it would lessen the output of the staff, and finally lead to its total extinction.

2128. Would a 2½ per cent increase have that effect?—Some of us in the manufacturing trade cannot get that profit on our turnover.

2129. (Mr. Regd. Barrie.) 2½ per cent on the wages?—2½ per cent on the wages would be a very substantial thing. At the present moment in this particular trade it is almost impossible to make 2½ per cent.

2130. (Chairman.) What do you pay these workers?—They are not constant workers.

2131. But what can they make a day if they work regularly?—For factory hours, say 50 to 52 hours a week, I have estimated that they would earn from 8s. to 10s. a week, but they do not.

2132. I know they do not; but I wanted to get the rate of earning?—I can tell you what their earnings would be taking the whole year round.

2133. I was going to ask that next?—It would run at about 2s. 8d. a week.

2134. For how many weeks in the year do they work fairly continuously?—Taking the 12 months, there would probably be only a little over four months' constant employment.

2135. Do they work for a certain time every day in the remaining eight months?—No. The total of the continuous work would not average more than four months in the year, or a little over.

2136. How many hours do they work a week in the remaining eight months, if at all?—To take a typical case to explain exactly what I mean, most of these outworkers have small farms. The district of Gwenton is a typical district. The small farm may consist of a small plot of land, a couple of cows and sheep, and the usual things.

2137. I do not want to know all this. I want to know whether they do any work at all in the remaining eight months?—In the spring time when the crops are to be put in, the manufacturers can get no work done whatever, because the people are working in the fields. In the autumn time, they can do no work because they are all getting in the harvest. Then there are other seasons in the year when the manufacturer has not the trade to give them employment and cannot send them work.

2138. May we take it that the work is confined to four months in the year?—Not four months continuously, not even at a stretch, but working one week now and two hours a day and so forth, the average would not be more than four months in the year.

2139. Are any outworkers to your knowledge insured under the Act to-day. Are they mainly dependent on the work for their livelihood?—Not at all. They would not be mainly dependent. They would not come under the Act at all.

2140. Are you sure?—Quite certain.

2141. Supposing that they were, it would be rather anomalous to have two sets of outworkers, one receiving benefits and the other not, would it not?—In the abstract of course it would.

2142. And that is one of the difficulties we have to contend with?—I can only speak of the outworkers in my trade; I cannot express an opinion on anything else.

2143. (Mr. Regd. Barrie.) What is your opinion on the subject of the increase or decrease of outworkers generally in your district?—The tendency is for it to diminish, I am sorry to say. I can give my own figures.

2144. Do you mean diminishing in your industry?—Yes, I am sorry to say they are diminishing.

2145. Is that a matter of remuneration or a matter of shortage in the supply?—Shortage in the supply chiefly. Then a great many are emigrating as well. The unfortunate part is that we have not the work to give them.

2146. That is partly the reason?—Yes. The work is very intermittent to the worker.

2147. As regards the main industry, we understand that the explanation is the improvement of factory machinery?—That might apply to the shirt trade. The principal class of my work cannot be done by machinery. It is hand-work.

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Mr. ABRAHAM ANDERSON.

[Continued]

2148 You said that you were engaged in two industries and that the kind of work done at the factory you do not have done at all by outworkers?—No. The main portion of my hand-work would be in the hand-knitted coat trade.

2149. Are not the stockings knitted in the country at all?—There is quite a quantity of knitting done on machines. That is a small element compared with my other work.

2150. How about the wages?—The wages would be about the same. At the present moment some of my workers in that have not received any work for over two months.

2151. You said that workers working in the country, factory hours, can earn 9s. to 10s. a week?—Yes.

2152. Is it your considered view that, if this Committee reported in favour of the inclusion of all these workers at a rate proportionate to the amount of wages, it would be a serious handicap?—It would be a very serious thing to the workers in the country.

2153. A small rate?—Yes, a small rate would be, and, candidly speaking, I want to know what benefit would be conferred on any of these workers by inclusion under their present circumstances.

2154. Do I gather that part of your objection is the inadequacy of the benefits?—I have given my objection, speaking from the employers' standpoint. Secondly, taking the amount that the outworkers earn every year and the period during which they are working, which is only about four months of the year, I do not see that any benefit whatever would accrue to the girls from having the contributions paid.

The witness withdrew.

Mr. DERMOT (of Glendy) and Mr. DORREY (Manager for Messrs. Rayer & Co.) examined.

2161 (Chairman, to Mr. Doherty.) Do you appear to-day to give evidence as an employer of outworkers?—Yes.

2162 (To Mr. Dermot.) Do you?—Yes.

2163. How many outworkers do you employ?—(Mr. Doherty.) Directly between 3,000 and 4,000, and through agents the same number.

2164 (To Mr. Dermot.) How many do you employ?—About three dozen of outworkers.

2165. Do you employ any agents?—No.

2166. You are in a very small way of business in regard to outworkers then?—Yes, now.

2167 (To Mr. Doherty.) You are in a very large way of business?—Yes.

2168. In what districts do the outworkers live?—The workers we employ directly are in Carndonagh, Drogh, Faghannale, Park, Ballyholly, Newtown Stewart, Strabane, and Glenties.

2169 (To Mr. Dermot.) Where do your outworkers live?—Round Glendy, about 10 miles from Derry.

2170. What class of work do you give out to be done?—(Mr. Doherty.) The girls we employ directly make ladies' machine-made underclothing only, and the girls we employ through agents do hand-embroidered underclothing.

2171 (To Mr. Dermot.) What work do you give out?—Shirts.

2172. Is the work done exclusively by women and girls?—(Both witnesses.) Yes.

2173 (To Mr. Doherty.) You employ a very large number of outworkers direct?—Yes.

2174. What is the average amount of wages they earn?—I would say between 4s. and 6s. a week.

2175. How many weeks in the year do they work fairly continuously?—All, with the exception of March, April, May, and June, I might say.

2176. Are we to understand that for eight months of the year they are earning from 4s. to 6s. a week?—Yes.

2177. The whole of them?—Yes.

2178. I suppose that some of the outworkers earn much more than that?—Yes, and some of them less. Between 4s. and 6s. would be a fair average to strike.

2179. Can you tell us the numbers of those who earn 8s. or 9s. a week?—I could not, for this reason

2185. But are you bearing in mind that the bulk of the girls would make no contribution?—Yes, they would not under the Act as it stands.

2186. On the other hand, they would get the benefits?—What benefit would they get on an average earning of 2s. 9d. a week? The dislocation of business and the tax imposed on the manufacturer and the poor benefit that would accrue to the worker, if any at all, would lead to such a disorganization of the whole industry that eventually it would lead to the extinction of those families that go to help the household in County Donegal.

2187. You want to say that even a small impost would cripple your industry?—Yes it would. At the present moment they cannot afford it.

2188 (Mrs. Doherty.) Is it not the case with regard to machine-knitting that there are factories in some of the country districts for machine-knitting—stockings and so on?—I do not know any in County Donegal.

2189. Is it mainly girls or married women who do the work, or both?—The larger proportion would be unmarried girls from 16 to 22. 75 per cent probably would be unmarried girls. These girls when they are 22 or 23 practically give up outwork and emigrate to a large extent.

2190. It is a help while they are growing up from 16 up to the time they decide to leave the country?—It improves the standard of living and it makes their lot a little bit pleasanter and happier than it would otherwise be. It is a contribution towards the household expenses.

The witness withdrew.

any of them that would earn up to 7s. or 8s. a week would do it by seasonal work. I mean to say that a family of three or four girls would take the work in sections. They would earn much more money in that way than in other ways.

2191. Can you tell us the rate of payment per day of these outworkers? Do they get more than 1s. 6d. a day?—No, indeed they do not.

2192. Can you tell us the average amount of wages earned by the outworkers who are employed through your agents?—No, I could not, but I believe that there are a couple of agents who are employed by us who have been summoned here to give evidence to-day. As far as the workers employed by the agents are concerned, I know nothing about them. I could not tell you anything as regards their work or wages.

2193. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—I think that it would hurt the industry very much if they were.

2194. What are your reasons for giving that reply?—My principal reason would be that in our business the general run of workers would not make and return a dozen of work, on an average, in less than five weeks. If a girl got a dozen of work to-day she might return it in a fortnight, but in the majority of cases she would not return it for five or six weeks. Taking an average return from each worker, you could not count on any less time than four weeks from the date of giving it out to the date of return. If those girls were to be insured and we were liable for the four weeks' insurance, it would cripple the industry altogether.

2195. You are manager for Messrs. Rayer, of Derry?—Yes.

2196. Have you authority to speak on their behalf?—Yes.

2197. Supposing that the employers' contribution was assessed on the amount of work done, would that get over your difficulty about the intermittent return of work by these outworkers?—I cannot understand what you mean.

2198. You have to pay 3½d. a week now for any inworker, no matter what amount of work is done?—Yes.

2199. Supposing that you only had to pay 2d. for a full week's work of every outworker, no matter

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Mr. DESMOND and Mr. DOHERTY.

[Continued.]

whether she took a week or a fortnight or three weeks or more even?—You mean to say, supposing that we had to pay on cash down only—

2288. Yes?—If she kept a dozen out four or five weeks and at the end of the time she brought it in and we had to pay one insurance for the five weeks only it would not affect it so much, but in our business competition is so very keen at the present time that it could not afford it.

2289. Do you do similar work in the factories to that which you give to the outworkers?—Yes, we do similar work in the factories.

2290. You have to pay the insurance for the inworkers?—Yes.

2291. Why not then for the outworkers?—What is made in the house in the country is small goods, ladies' knickers, corsets, and so on, and night-dresses, chemises, and combinations. We could not get them made in the factory at all. The competition from the other side is so keen, and the rate of freight so heavy as between here and the English market, that we could not possibly pay the price required.

2292. Do you mean to say that the outworkers invariably do work that is not done in factories?—Yes.

2293. You further said that this branch of the industry would not bear the cost of the insurance contribution, even supposing that it was based on the amount of work done?—Yes, for instance, a dozen of ladies' machine-made night-dresses of a cheap grade, at the present time we are making those for nothing. We do not make any profit on them at all. It is called a starting line. Assuming that we are producing that dozen of goods at 25s. 11d. to sell at 25s. 11d. or 25s. 6d., when we pack the goods and pay the freight to London our profit is nil. On a higher grade of goods you could afford to pay the insurance. Where you get from five dozen to 20 dozen of the higher grade you have from 500 to 1,000 of the lower grade. So when you strike a fair average profit, on your turnover for the year you cannot put it at any more than from five to six per cent.

2294. Five to six per cent. as the trading profit on the whole of your work?—Yes, paying all expenses. That does not include our warehouse profits in London. I am speaking solely of our factory profits in Derry. I do not know anything about the warehouse profits in London.

2295. Do you seriously tell us that your net profit on your Derry work is only five to six per cent?—Yes, the net profit is only five to six per cent after paying all expenses. It is five to six per cent on the turnover.

2296. Are any of your outworkers mainly dependent on the outwork for their livelihood?—Very few.

2297. Some of them are?—Yes.

2298. They are already insurable under the Act?—Not to my knowledge.

2299. Did you not know that?—No.

2300. Any outworker who is mainly dependent on outwork for a livelihood is already within the Insurance Act. Now you employ some of those?—Yes.

2301. You have not taken any steps to have them insured?—No.

2302. You had better do it?—Yes.

2303. Do not you think that it would be rather an anomaly to have some outworkers insured and others not?—It would, of course.

2304. Do you not think that there might be a tendency on the part of some employers to give work to outworkers who are not insurable, and so save the contribution?—That would be only natural, of course, but then, on the other hand, if there was much work to be done, you would have to employ the workers who are insured as well as those who are not insured. The tendency would be to employ those who are not insured, of course.

2305. And take away the work from, probably, the most deserving class of outworkers?—I do not know.

2306. I will not say most deserving, but the most uneducated class of outworkers?—Yes.

2288. That would be a hardship?—Looking at it from that point of view, it would.

2289. So it either means that we have to include all the outworkers or none of them, does it not?—Yes.

2290. (To Mr. Desmond.) Have you followed the questions I have asked Mr. Doherty?—Yes.

2291. Do you generally agree with the answers?—To a great extent, but I have little knowledge of the underclothing business.

2292. You only employ 25 outworkers?—Yes, now I found that they did not sit at work, and it was better both for them and for me to bring them inside.

2293. How many inside workers have you?—75 or 80.

2294. What are the average wages of the outworkers?—They are so irregular that you can hardly compute the wages. Sometimes they work for you and sometimes they do not.

2295. For how many months in the year have they fairly regular employment?—As a matter of fact I am totally against outwork altogether.

2296. I do not care about that. Answer the question?—They work irregularly all the year round.

2297. How many months in the year have they fairly regular work?—About six months.

2298. About how much do they earn per week during those six months?—About 4s. or 5s. a week.

2299. Can you tell me how many hours a day they work for that amount?—I could not. They do it in their own houses.

2300. What would they make in a factory if they worked at similar work during factory hours?—At similar work in the factory some of the women who formerly worked for me outside can now earn between 12s. and 18s. a week.

2301. Do you pay the same rate of wages for the outworkers as for inworkers?—Yes.

2302. Do the inworkers and the outworkers work in precisely the same way?—No, they do not.

2303. How much more, working the same number of hours, would an inworker be able to make than an outworker?—She would make double. An outworker, sitting at her treadle sewing machine with one needle in it, cannot make as much as an inside worker on a machine going by power with two needles in it.

2304. If an outworker worked eight hours a day could she make 12s. a day?—I do not think she could.

2305. So that if these outworkers were included in the benefits of the Insurance Act, the employers would have to pay the whole contribution?—They would.

2306. Is it your opinion that these outworkers should be included in the benefits of the Act?—Yes, if possible, and, if it would be any benefit to them, certainly.

2307. You, as an employer, would not object to paying the contribution?—I would not.

2308. You say that you are engaged in the making of shirts?—Yes.

2309. Supposing that the Commissioners were to decide to assess the employers on the amount of work done, what would you think of that plan?—If it could be done in practice, I would say that it would be right.

2310. In your opinion if the benefits that the outworkers received were adequate you would welcome their admittance into the general insurance scheme?—Yes, if it would be any benefit to them generally, I would be in favour of it.

2311. Have you any outworkers who are wholly dependent on the outwork for their maintenance?—No.

2312. Are you sure of that?—Yes.

2313. Because, if there are any such in your employment, they are already included in the Act?—None of them depends upon it or works constantly at it.

2314. (Mrs. Dickie.) Are the three or four dozen outworkers that you mentioned as employed direct, individual workers, whose names are on your books?—

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MR. DERMOT AND MR. DORRITY.

[Continued]

(Mr. Doherty.) Yes. If I took the families there would be more.

2235. I understand that. You said that you could not tell the wages paid by your agents. Do you not put the prices on the articles, on tickets?—Yes.

2236. Then have you not a guarantee that the agent pays that price?—Yes, we have.

2237. Then why could you not tell?—For this reason—that we merely send the agents the work to do. Say, for instance, at Killybegs we send the agent 20 dozen of work; we do not know whether he gives it to 20 hands or breaks it up and gives it to 40 hands.

2238. You said that the work you gave to the outworkers could not be done in the factories?—Yes.

2239. You seemed to anticipate that any increased cost might make it impossible to carry on the work?—No. I was speaking of quantity, not cost.

2240. I do not follow you?—What I mean to say is that at the present time in the country districts we are producing 800 to 1,200 dozen in a week, and it would be impossible to secure hands in time. At the present time we could employ 300 or 350 more hands if we could get them.

The witnesses withdrew.

MR. ALEXANDER MACLEAN examined.

2241. (Chairman.) Do you appear to-day to give evidence as a manufacturer, or of Londonderry, and as an employer of outworkers?—Yes.

2242. How many outworkers do you employ?—I should think about 400 or 500.

2243. In what districts do these workers live?—In Inishowen, County Derry, and County Tyrone.

2244. What class of work do you give out to be done?—Chiefly hand-made underclothing.

2245. Is that done exclusively by women and girls?—Yes.

2246. Are you a direct employer or do you work through an agent?—I am an employer. We work direct through agents.

2247. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—No.

2248. What are your reasons for giving that reply?—For one thing, the amount of wages, for one reason or another, is very very small.

2249. But have you any objection in regard to the cost of the contribution to the employer?—If you are going to make the contribution heavy enough to be of some effective use to the outworkers, then I consider that it will come very heavily on us. It will come too heavily on us.

2250. Supposing that the Commissioners assessed the employers on the amount of work done, would you have any objection?—It would all depend on the amount of the assessment. If it were a very small amount, I would not have any objection.

2251. The question of the amount has been decided by Parliament, did you know that?—No, I did not. I saw a penny in the shilling suggested somewhere.

2252. Have you read the Act at all?—Yes.

2253. You know what you have to pay for your inworkers?—Yes, but we could not pay on the same basis for outworkers; it would be too expensive altogether.

2254. You have to pay the same for the outworkers who are mainly dependent on the outwork for their livelihood?—But there are not any who are dependent on the outwork for their livelihood.

2255. There are a very large number throughout Ireland?—Not in our work.

2256. Are you aware that any outworker who is mainly dependent for a livelihood on the outwork is already in the Act?—Yes.

2257. And that the contribution for these outworkers is precisely the same as for inworkers?—After all, as far as we are concerned, they will be a very small percentage of the number whom we employ. They are chiefly the daughters of small farmers.

2241. If the work failed in the country, would the outworkers come into the city?—They would not.

2242. Are those whom you employ all daughters and wives of farmers and people working on the land?—Yes, almost entirely.

2243. Mainly unmarried girls or married women?—Mainly unmarried.

2244. Is the money that they earn of great assistance in their households?—It is. In the Plumbridge district we have one family in which there are six or seven girls. They make for us nothing but ladies' nightdresses. The work is sectioned. One would make the collar and another would do the topping.

2245. I understand what you mean?—These girls on an average can earn taking the six of them, from 35s. to 45s. a week.

2246. That would be an exceptional family, would it not, a family with six girls?—Yes. It was not from a secretary point of view that I pointed out that we could not get the work made in the factory, but it was as regards the quantity. Inside workers are not procurable in the factory of Derry, so that it would be impossible for us.

2247. There are a certain number of outworkers who are mainly dependent?—I presume so.

2248. And for whom you would have to pay the full contributions?—Yes.

2249. What do you mean by saying that you could not pay the same contribution for outworkers as for inworkers?—Because, as I say, with regard to outworkers, the percentage of workers for whom we have to pay the present amount is so small that we do not feel it, but if you put it over the whole lot it will come very expensive for us; in fact, we should stop the hand-work altogether.

2250. You are assuming that all the outworkers are included in the Act?—Yes, precisely.

2251. Supposing that all the outworkers are included in the Act, and that the employer's assessment is based upon the amount of work done, would you have any objection then?—If the employer's assessment is quite a small amount I should not have any objection.

2252. Do you give any work to inside workers similar to that which you give to outside workers?—No, generally speaking, not. It is a different class of work altogether.

2253. Supposing that you stopped doing the outwork, would you take it into the factories?—No, we could not get it done in the factories.

2254. If the outworkers were included in the Act, you tell me that it would greatly interfere with your work?—It would interfere with our work most decidedly.

2255. Why?—Because it would make it very expensive for us. It would mean 600 people at 3d. apiece a week. It is more than 600 really. We have 600 names on our books. The process of making our underclothing by hand is slower than we have to wait two or three or four or five weeks for one dozen of work. In order to get a fair supply of work from these workers we have to keep an enormous number of hands going.

2256. But you do not understand the question I put just now. If the employer's assessment was based on the amount of work done, you would not have to pay on each individual worker but on the amount of work that each individual worker did?—I understood you to suggest that we should have to pay for the outworkers on the same basis as we do for the indoor workers, but if the employer's contribution depends on the amount of work done I should consider this much more reasonable.

2257. At the present moment there are a certain number of outworkers who are mainly dependent on the outwork for their livelihood, who are already in the Act, and for whom at this moment you have to pay the same contribution as you do for inworkers?—Yes.

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Mr ALEXANDER MACLEAN.

[Continued.]

2275. That is the law today. Now, I am suggesting that if we include all the outworkers, those who are not mainly dependent as well, the Commissioners might agree to assess the employer's contribution on the amount of work done. That would apply to all the outworkers. Would that not be a much better way of dealing with the matter, and would it not be a very fair way?—But then it would come much more expensive than the present arrangement by which we pay the full contribution for a small number of outworkers.

2276. Then I would put this point to you to consider. Do you not think that it would be rather an anomaly to have a certain number of outworkers who are receiving the insurance benefits and others who are not?—I quite agree. It would certainly be more desirable that employers should pay on the amount of work done and so include all outworkers.

2277. We are sitting here to discover whether these outworkers shall or shall not be included. Would not there be a tendency on the part of employers to give work to uninsurable outworkers, and so do an injury probably to a very deserving class of outworkers, namely, those who are mainly dependent on it for their livelihood?—There is that possibility, but I do not think the employers of labour would think of a thing of that kind. I do not think that employers of labour as a whole are so very keen as to do anything like that. I can only speak of our own trade. As far as we are concerned, the work which we get made in the country now we could not get made in the factories at all. It must be made in the country or stopped altogether. There is a scarcity of expert labour in Derry and, even should they wish to do so, employers could not discriminate in this way owing to the keen demand there for labour.

2278. You would not stop it altogether, would you?—If it cost, say, 600*l.* a year for insurance, yes.

2279. You are assuming 3*l.* a week now for each worker?—3*l.* a week for each would cost about 600*l.* a year. That would certainly be far too big an amount for a small firm to pay, and it would pay as better to give it up and devote our time to machine-made work, which we do indoors. If you make the insurance contribution on the amount of their wages they will reap very little benefit from it, it would be so small.

2280. Are there a considerable number of your outworkers who are mainly dependent on it for their livelihood?—Not many.

2281. A considerable number?—No.

2282. About how many?—Not more than 5 per cent.

2283. Is that an estimate?—Yes.

2284. Is it fairly approximate?—Yes, but, as I say, a name on our books may represent three or four in a family.

2285. (Mr Hugh Barrie.) What is the average wage paid to outworkers?—3*l.* and 3*l.* 6*d.* to 1*l.* 1*s.* We cannot tell whether they are working or not.

2286. What is the average wage you pay?—I could not tell you the average wage. Do you mean what we pay or what they could earn?

2287. The average wage you pay?—It would be no guide in any case.

2288. Let us form our own opinion about that. Can you answer the question?—No.

2289. You were proceeding to define the minimum wage, I think. You mentioned 3*l.*, did you not?—Yes.

2290. Is that the lowest wage?—Are you speaking of indoors or outdoors?

2291. Entirely of outdoors?—3*l.* is the very lowest, or 3*l.* 6*d.*; 3*l.* is the lowest amount a worker would earn at work, but quite a great number of workers keep, say, a dozen of work out for a month or six weeks, and as a result their average earnings may be 1*l.* or 1*l.* 6*d.* per week.

2292. What is the maximum?—About 1*l.*

2293. Do the outworkers make 1*l.*?—Yes.

2294. What proportion of the 600 you have told us about would be earning from 3*l.* to 1*l.*?—5 or 10 per cent.

2295. Is this a pure guess?—No. Workers who can earn from 3*l.* to 1*l.* a week are good workers who

can do the finest class of work, and there are very few of them. It is very difficult to get it in the hands of good workers when we have a lot of good work to give out, and there is quite a small percentage of them who are really first-class workers.

2296. You think that 10 per cent. might be calculated on as earning from 3*l.* to 1*l.*?—5 to 10 per cent.

2297. You cannot put it more definitely?—No.

2298. What percentage are earning, say, between 7*l.* 6*d.* and 9*l.*? Do not answer unless you feel you can answer with some accuracy?—No.

2299. It would be useful to us if you could send us an abstract of the figures. Could you conveniently do that?—I could; but, after all, our outworkers work in the fields to-day and for us to-morrow, and I do not think that those figures would help you much.

2300. That is beside the question I am asking. You have records in your office that would show as what we want?—The records do not show the number of days they work. We have no record over them. The records only show what we pay.

2301. I want the approximate number that would be earning from 3*l.* to 1*l.* and the approximate number who would be earning from 7*l.* 6*d.* to 9*l.*. We do not demand it at all, but we would be glad to have an abstract, if it is convenient to you. You are aware that workers in the higher class, the 7*l.* to 1*l.* a week class, that I have mentioned, are already under the Act. Are you aware that they present their cards?—No. They are not solely dependent on outwork.

2302. Do you suggest that they are not mainly dependent if they own that amount?—They are not mainly dependent, they are mostly the daughters of small farmers.

(Chairman.) I think you will find that they are under the Act. They are mainly dependent if they are providing for their upkeep.

2303. (Mr Hugh Barrie.) We are only dealing with the class under that amount. Now, did you grasp the question of the Chairman, which was, that in place of paying so much a week, however small the amount of work done, the contributions were based on the amount of work done, would that get over your difficulties?—Undoubtedly it would be better. We should have to struggle through it, but until we are involved in the difficulties I do not know whether we can get over them or not.

2304. The difficulty you suggested to the Chairman was that to have to pay the same for a woman earning 3*l.* as for a woman earning 9*l.* is a disproportionate impost—that is the grievance you suggest?—Yes.

2305. If we made the contribution with regard to these part-time workers proportionately small, would not that meet the difficulty to a great extent?—It gets over the main difficulty, certainly.

* The witness has since forwarded the following note on Q. 2301.—

Grass Plots,
Londonderry.

DEAR SIR,

Referring to Question No. 2301, I am sorry we have no records in our books which would give accurate information on the point in question. There are so many workers who only see for us occasionally, although they often have our work out without a break. There are others who take out work only when they find time to see and work for a week or fortnight on end. Then there would be an interval during which she would not have any work out. A worker in this category may make time to see us once in 12 months, and our books show the time given as from four to six weeks. Workers in the former category may also make the same number of visits, but in this case our books would show six days in 12 months. So that, while both parties may practically make the same amount and spend the same amount of time at their work the average earnings would appear to differ enormously, while in fact there may be no difference at all. My impression is that in giving 3*l.* to 1*l.* I overstated the amount earned on an average as I had a great number whose earnings spread over 12 months would not average 1*l.* per week.

I trust the foregoing is quite clear to you, and also that the explanation on point is quite in order.

Faithfully,
ALEX. MACLEAN.

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MR. ALEXANDER MACLEAN

(Continued.)

2306. You say that you have 600 names on your books and really a great many more workers are rejected. You do not suggest difficulty in admission?—It would be rather difficult. In a small country house a girl may sew and then take a turn in the house. She may only work for an hour or two, and we should have to pay for all these, but if we paid on the amount earned it would get rid of that difficulty.

2307. That would not affect it at all?—I see now. It would certainly be less of a grievance.

2308. If the present scheme is adhered to and outworkers come in on the same basis as the inworkers,

do you really say, as a business man to the Committee, that you would stop the outwork?—Yes. I do not make 6000 a year out of the outworkers.

2309. We are not assuming that you do. We simply want the evidence?—We should include it as an item in our costings, if possible.

2310. You would pay it on?—Yes.

2311. (Mr. Deane.) Are any of your outworkers in the city of Derry, or are they practically all country outworkers?—Practically all country outworkers, daughters of farmers and so on.

The witness withdrew.

Dr. S. H. B. ALABON examined.

2312. (Chairman.) What are your qualifications?—I am Dispensary medical officer of Glenties.

2313. How long have you been resident there?—16 years.

2314. Do you cover a large area of ground in your official duties?—Yes.

2315. (Mr. Hugh Borrie.) It is one of the biggest in the county?—It is one of the biggest in the county, and one of the most difficult to work. It is 30,504 statute acres in area.

2316. (Chairman.) What is the population?—About 4,750.

2317. Do you cover the whole of that population in your duties?—Yes.

2318. What do you say the general state of the health of the people is?—It is fairly good.

2319. Is it better or about the same as other places in Ireland?—It is much the same on the average.

2320. What have you come here this morning to tell us?—I am not very well acquainted with what the object of this Committee is.

2321. The object of this Committee is to ascertain whether it is possible to include under the Insurance Act all classes of outworkers. Have you been sent here to tell us that the general health of the outworkers is such that they do not want to be insured?—Yes, generally so.

2322. What is their occupation?—The outworkers are composed of the wives and daughters of small farmers and labourers generally.

2323. Are they different from those in the agricultural districts in England?—I am not very well acquainted with agricultural districts in England. I was there some 16 years ago. These outworkers take up the work in their spare time very much.

2324. We know all about that; but you are a doctor resident in a certain part of Ireland, and you must have come to tell us something. I want to know what it is?—I have the tuberculosis death-rate.

2325. You might put that in. Is it for your district?—Yes. I made up the figures very hurriedly last night. The tuberculosis death-rate is 2·3 per 1,000. The female death-rate is slightly in excess of that of males.

2326. (Mr. Hugh Borrie.) What is the male death-rate?—2. The total is 2·3, 39 per cent. are imported cases. That is, where the tuberculosis has been contracted outside the district.

The witness withdrew.

Mr. MICHAEL McNEIL, J.P., examined.

2345. (Chairman.) Do you attend to give evidence to-day regarding the Donegal home-spin industry?—Yes.

2346. What is your position?—Clerk of the union and district council of Glenties.

2347. For how many people does this industry afford employment?—About 1,000 females.

2348. I understand that you can tell us about the many different ways in which this industry is carried on?—Yes. Firstly, you have the case of the family

2327. (Chairman.) How does it compare with other parts of the country?—It is rather less.

2328. And taking the United Kingdom?—Taking the United Kingdom it is rather over, I should think.

2329. What is the point of your evidence?—This is in regard to munificence benefits.

2330. Is there anything else you want to say to us on the medical side?—No.

2331. (Mr. Deane.) Supposing that, through any impost being added to the industry, the work was taken away from the cottage workers, would the standard of comfort be so brought down as to affect the health of the workers?—I think it would, most decidedly. In many instances the money that they earn from this outwork is really the only ready money that comes into the house, especially during the winter months.

2332. And it is used for the purchase of nourishment?—Yes.

2333. (Chairman.) Do you go frequently to the homes of these outworkers?—Yes.

2334. What is their general state of living?—It is fairly comfortable in most instances.

2335. From your knowledge of the outworkers, do you say that this outwork is very helpful to them?—Yes, certainly. The effect of an impost being put on outworkers would simply mean that they would be driven into the towns.

2336. But I cannot accept that. How do you know that? You are not a manufacturer?—I am not a manufacturer, but I know that if the imposition causes the work to be withdrawn, they will be driven into the towns.

(Chairman.) I quite understand; but you did not put it in that way at first.

2337. (Mr. Hugh Borrie.) Did you volunteer your evidence, or were you asked to come here by workers or employers?—I was asked by an employer.

2338. Have you spoken to employees in the district as to their views upon this question?—I have asked one or two. I have not had time to ask more.

2339. You are, of course, only expressing your personal view when you say that adding the impost would be detrimental?—I am only expressing my own view.

2340. Is the standard of living not steadily improving?—I think it is—the standard of comfort.

2341. The standard of living?—Yes.

2342. Do you think that this cottage work has been helpful in raising the standard?—It has, most decidedly.

who do all the work themselves, spinning, carding, weaving, and cleaning the cloth, leaving it ready for sale in the market. This class of workers are exempt from compulsory insurance. Secondly, you have the case of the family who run the yarn and afterwards employ a weaver to make it into cloth. The employer in this case would be expected to insure the weaver, or see that he was insured. Thirdly, you have the manufacturer, who employs both the spinner and the weaver to make his wool into tweed. The employer in this

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Mr. MICHAEL McNELLY.

[Continued]

case would be expected to see that both were insured. Fourthly, you have the merchant, who keeps a number of weavers and spinners employed on his own premises. The employer in this case must see that they are insured.

2347. Do these four classes compete with one another?—They would under the Insurance Act. It would result in a monopoly to one class.

2348. It would give a preference to those exempted from insurance?—Yes.

2349. Is the industry confined to a certain part of the country?—Yes.

2350. Where?—Chiefly South Down.

2351. Is it a decaying industry?—No, it is not.

2352. Is it in any way dependent on the social influence of wealthy patrons?—No, not at present.

2353. Are you prepared also to give evidence regarding the knitting industry?—Yes.

2354. Is this also carried on by different methods?—Yes.

2355. Will you give us the first?—There is the usual worker who takes out the yarn, makes it up and returns the finished article to the manufacturer. This work may be done sometimes on the employer's own machines, or it may be done on the manufacturer's machine in the employer's own home. In the latter case the worker would be expected to work for that manufacturer alone who owned the machine. In the former case, where the employee owns the machine, she is free to work for any manufacturer or merchant. Secondly, you have the case of merchants who have to

employ the workers to do some work for them in their own warehouses.

2356. Take, for example, the case of knitted coats?—The merchant in this case as a rule gives out sufficient yarn and thread to complete these coats. The girls are usually paid for them complete, but in order to complete them they have to come to the warehouse of the merchant to acquire a knowledge of this part of the work, or else adopt the prevailing practice of sending one from a family, or several families, to the merchant's warehouse to have this work finished.

2357. Is any other work done in the homes of the workers?—Yes, embroidery, drawn-thread work, and crochet.

2358. I understood that in the case of crochet-workers, the material is the workers' property, and therefore they are not insurable?—Yes. The workers usually buy the material themselves and manufacture it, and then it is sold through the Congested Districts' Board agent.

2359. With regard to embroidery and drawn-thread work, is there any difference between this work as carried on in South-West Down and similar employment in other countries?—The embroidery is entirely subsidiary. It is only occasionally taken up.

2360. Do you wish to say that very few of these workers are dependent on the work for their livelihood?—Very few, if any.

2361. On what then do they depend?—They usually have small farms, on the produce of which they mainly depend, and perhaps one or two of a family may be working at knitting and perhaps one or two at embroidery and one or two at crochet work.

The witness withdrew.

Mr. DANIEL MULHERN, J.P., and Mr. CHARLES KENNEDY, J.P., examined.

2362. (Chairman.) Do you attend here to-day to give evidence as employers of outworkers?—(Mr. Mulhern.) Yes.

2363. How many outworkers do you employ?—(Mr. Kennedy.) I could not say. There would be about 300 families.

2364. (To Mr. Mulhern.) How many do you employ?—About 300 during the winter months and probably half that, about 150, during the summer months.

2365. In what Districts do these workers live?—(Mr. Kennedy.) Principally in the parish of Glenties.

2366. What class of work do they give out to be done?—Principally hosiery and occasionally gloves.

2367. What sort of hosiery?—Golf hose, half hose—socks and stockings. (Mr. Mulhern.) Yes.

2368. Is that work done exclusively by women and girls?—Yes.

2369. Are you an independent employer, or do you give out work through agents?—(Mr. Kennedy.) I am an independent employer.

2370. Do you send out to work through agents?—No. (Mr. Mulhern.) I do not; I am an independent employer.

2371. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—(Mr. Kennedy.) I do not see how it could be done. Six or seven different people give out yarn and all the people who work for one will work for all of them, and it makes no difference what time they bring in back. They bring it back just at whatever time it suits them.

2372. (To Mr. Mulhern.) Do you agree?—Yes, that is right.

2373. What is the average amount earned by each of your outworkers?—(Mr. Kennedy.) Some people take out a dozen of socks, for which they are paid 1s. 6d., and it might be many weeks before they bring them back. Others would come in with about four shillings' worth in four or five weeks.

2374. What is the average amount they earn per week?—I could give an average of my own, but I do not know about other people.

2375. Tell us your own?—Mine would be about 4s. in four weeks.

2376. About 1s. a week?—Yes.

2377. Are they working for other firms?—For every firm that is giving it out.

2378. They might be making in the aggregate 1s. or 5s. a week?—Yes.

2379. And probably are?—I am talking now of the family, not of the individual.

2380. (To Mr. Mulhern.) Do you agree?—Yes. It is more subsidiary employment. They do not depend on it entirely for their maintenance.

2381. If they are working for four or five different firms they must be fairly constantly employed. I should think?—It does not follow that they are fairly constantly employed. They do not give all their time to it. In the winter time they devote some time to it because they have not anything else to do.

2382. Can you tell us how much these people earn in a year?—(Mr. Kennedy.) Some families earn ten times as much as others. They have more help. A lot depends on the class of work they get. (Mr. Mulhern.) Girls knitting golf coats are very much better paid than girls knitting other classes of work.

2383. You cannot give the Committee any idea how much these outworkers earn week by week during the times they are fairly fully employed?—(Mr. Mulhern.) I could hardly say that, we do not know how many girls there are. A girl comes to a certain station; she takes out a certain amount of yarn, and there may be three or four at home all engaged in the making.

2384. I want you to treat for the moment the worker who gets out the work as being the actual person who does it?—But she is not as a matter of fact. She only assists in doing it.

2385. Does she distribute it among her neighbours?—No, the members of her family. There may be three or four or more girls. They all take part in the work.

2386. Supposing that the Commissioners decided to include all outworkers under the Act, would you as an employer have any objection to paying your contribution if it was based on the amount of work done?—Yes; I think that any tax of that kind put on the industry would close it down. It is a dying industry as it is.

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Mr DANIEL MULLEN and Mr. CHARLES KENNEDY.

[Continued]

2387. Is it a languishing industry?—Yes.
2388. Why is it becoming less and less?—Because of machinery?—Yes.

2389. It is a natural decay owing to the progress of machinery?—Yes, I do not expect that it will live very many years more.

2390. Is it your opinion that, if the employers had to pay on the outworkers, that decay would be hastened?—(Mr. Kennedy) It would kill the industry. (Mr. Mullen) It does not pay the employer as it stands.

2391. (Mrs. Dieble) Are both of you speaking of hand-knotting?—Yes.

2392. (Mr. Hugh Barrie) Why do you say that it does not pay the employer at present? That is a strong statement?—Some classes do not pay.

The witnesses withdrew.

Mr. PATRICK J. McNEILS (of Ardara), Member of the Donegal County Council examined.

2393. (Chairman) Do you attend to-day to speak regarding the hosiery industry of your part of Donegal?—Yes.

2394. What processes are carried on in the workers' homes in this industry?—The women, spinning; the men, weaving.

2401. How many workers would be employed on hosiery work in the cottages in south-west Donegal?—Probably about 1,400 families, equal to perhaps 600 weavers, and 3,000 women, spinning, at one time or other. That comprises three or four parishes.

2402. Do you consider that they should be included under the Insurance Act?—No, neither class.

2403. Will you give briefly your reasons for that answer?—In the first place, the industry has a hard fight to compete with machine-made imitations; secondly, the work represents only a portion of the spinners' and weavers' employment; and, thirdly, the spinners and weavers are only employed by merchants like myself for a very small part even of the time they spend at spinning and weaving, the rest of the work is done on wool or yarn which belongs to themselves or other cottagers, their neighbours.

2404. Do you mean that, even if you paid insurance contributions on all that is done for you and the other merchants did the same, the total paid would be too little to enable the workers to get substantial benefits?—Yes, I am certain of that, especially as the medical benefit is provided by the dispensaries and not by the Insurance Act, in Ireland.

2405. You see none that smothering benefit is provided for very small total contributions?—Yes; but that is hardly a tangible benefit for dwellers at health resorts of the Donegal seaboard.

2406. How much can they earn in a week, if they devote a full week to the work?—The spinners might perhaps make 3s. and the weavers about 18s. if they put in a full week, which they seldom do.

2407. Then, if they are brought under the Insurance Act, it would be fair to assess the contributions, thus, for spinners, 3s. for every 5s. worth of work, paid all by the employer and none by the worker?—Yes, that would be the only fair way to do it. It would be very hard to the case of the spinners.

The witness withdrew.

Dr. ROBERT MOWBRAY, M.D., J.P., examined.

2412-9. (Chairman) Are you the medical officer for the Castlebeg and Killelea dispensary district, No. 2?—Yes.

2421. Have you come in contact with a great number of outworkers employed in their own homes?—Yes, a great number.

2421. What work are they engaged upon?—They are principally engaged on underclothing, but in the mountainous districts it is spinning more.

2423. What is the number?—The population of my district is about 4,000, and I believe that there would be from 600 to 800 women in the place engaged on underclothing.

2393. What is your ground for that statement?—First, because the volume of business done is so small. It is a tedious business.

2394. Why continue a business that does not pay?—Well, you see when you are in a business it is not easy to get out of it all at once. I would not mind whether it was given up to-morrow or not, I would willingly give it up.

2395. (Chairman) Do you know what your turnover is in wages?—Not at the moment.

2396. Have you any idea?—I could not tell you until I consult the books.

2397. What do you pay in wages to these outworkers a year?—(Mr. Kennedy) About 200 a week.

2398. (Chairman, to Mr. Mullen) Is yours round about the same figure?—Yes, fully that.

2403. For weavers, 5s. for every 15s. worth of work paid, 2s. by the employer and 3s. by the worker?—Yes; that would be the only fair way of doing it. But with regard to spinners, it would be impossible. They take turn about with household work and farming, and they would hardly know themselves who is the principal spinner.

2406. How much do you actually pay, on the average, to a spinner?—I cannot exactly say. I will give an illustration. To one family I give a bag of wool for which 30s. is paid. It takes them often three months to return that wool. If there was not much other work they would return it in a month.

2410. That would only yield an average of about 7s. contribution in the year, then, on the scale suggested?—Yes.

2411. Would such a spinner take wool from another merchant?—No, not from another merchant.

2412. Can you tell us how much work a weaver does in a year for you and other merchants?—He might weave about two-thirds of the year (that is eight months), and not more than half of the work would be on merchants' wool. The other portion of the time would be devoted to working for himself or other cottagers. This only applies to about 12 men. I am the only merchant giving out wool, all the rest either confine themselves to their own wool or weave odd pieces for other cottagers.

2413. (Mrs. Dieble) Is there much tuberculosis in your part of Donegal?—No, it is very free from tuberculosis.

2414. You do not know anything about the figures, of course?—No, I do not know anything about the figures.

2415. Is the money which they get from this outwork very advantageous in raising the standard of comfort in the homes?—Yes.

2416. It would be a distinct loss if it was taken away?—Yes, it would be a distinct loss if it was taken away.

2417. (Mr. Hugh Barrie) Are there many workers earning 18s. a week?—I am the only merchant who gives out work, and it is only confined to 12 workers as far as I know.

The witness withdrew.

2429. You are speaking of North Tyrone?—I am speaking of the district I am at present. The Castlebeg Union is in North Tyrone.

2424. How many of the women and girls are outworkers in the districts?—I have not counted them up, and there has not been a return sent in to the union. I can only approximate by my own knowledge of the district.

2425. What should you say?—Do you refer to the dispensary district?

2426. Yes?—Perhaps 800 would be working at the outwork sewing.

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Dr. ROBERT MOWERAY.

[Continued.]

2427. Would you go so far as to say that a quarter of the population are so employed?—Yes, quite that.

2428. Are they a specially healthy class?—Very healthy.

2429. Are they a class very liable to consumption?—They are rather more liable to it than the male population.

2430. Do you consider that they ought to be insured?—Yes, decidedly.

2431. You think it would be a pity if they were not provided for as soon as possible?—A great pity. Consumption nearly always begins with the female members. They are as much in the house and then bedrooms are very close at night sometimes.

2432. I believe that you are in favour of a system of contributions based on the actual amount of work done, as provided by Schedule III. (10) of the Act?—Yes.

2433. Who are the women who are mainly engaged in the trade?—They are the labourers' wives and daughters, and the wives and daughters of the small farmers.

2434. And those of artisans?—There are a few artisans. Mine is a rural district.

2435. Can you tell us what the average weekly earnings are?—Yes, I think I could go very close to it. It might be put down at 1s. a day. Fairly smart girls can earn 6s. a week. Those who can do high-class work will make up to as high as 9s. or 10s., but that is very exceptional. Some will work hard and not be able to earn more than 4s. or 5s.

2436. (Mr. Hugh Barrie.) Are you referring to whole-time workers?—Probably they do nothing else. Others in the house do the housework. The average in a family would be two to three sewers, and 15s. a week to 18s. would be about the aggregate, I should say.

2437. Do they generally cease to be employed as outworkers when they get married?—No, quite the reverse. A young man looks out for a girl who is a good sewer. She sews all the time from when she is married till she has a baby; and when she is up again she sews again.

2438. If they are mainly dependent on the outwork for their livelihood, they come under the Act?—If they do I am very glad of it.

2439. In your opinion, should all classes of outworkers be included in the Act?—You have the mothers, the married women. You have not made much provision for them yet as regards insurance. They are excluded, but the mothers work. They train the daughters. The mothers work up to 60 years of age.

2440. Would it be a hardship in your district if some outworkers were insured and others were not?—I think it would.

2441. Do you think there would be a tendency on the part of some employers to give work to those who are uninsured, and so save the contributions?—It might be so, but there is plenty of work for all. The work is done by a family, and one person will go in at the end of a fortnight and get 20s. or so. The agent cannot tell who has done that work. You have to take that into consideration.

2442. You have taken a very great interest in the subject?—Yes, I have been over the whole of Western Tyrone. I was 11 years in one district and I have been in others. I have been in some in the Fintona dispensary district and over the whole of the Castlederg district. From 1889 to 1900 I was medical officer of Dungannon dispensary district and lower town in the Dungannon District of Orange Union. From 1900 to 1912 I was medical officer of the Castlederg and Killeen No. 2 District and did lower town duty in Castlederg No. 1 District.

2443. The sum total of your evidence is that you tell us that in your opinion it is very essential that

these outworkers should be insured so that they can enjoy pension benefits?—Yes, it is.

2444. Have you considered the danger that any impost threatens to these industries?—I think it is practically negligible.

2445. How do you come to make that statement?—I thought that even a farthing for every shilling that a girl earns would make up a fund that would pay the insurance. A farthing in the shilling is only a 48th part, and the industry is not such a struggling one that there is any particular danger. Ireland supplies nearly the whole of England.

2446. Do you know the position in Deery, Donegal, and Tyrone?—They have competition, but I do not know what it is.

2447. You must have some basis for the statement?—I have known the industry now for the last 20 years, and I know where the best sewing is done and I know what they can make. I have no knowledge with regard to what the industry can bear. You will have to get that evidence from some other.

2448. But you make a statement and I want to know the basis on which you make it. You say that it is not a struggling industry. If the larger firms in the trade come before us and tell us that it is and that their books will prove that the number of outworkers to-day is only 25 per cent. of what it was 12 years ago, we are bound to pay some attention to that statement, are we not?—Yes, you can listen to that evidence. I do not know the ins and outs of it.

2449. Is not proof of that kind valuable?—Yes, but in my opinion it is a very small thing on this industry, and it is the same with every other industry. I have been thinking it out in my mind on the way down.

2450. You say that the average is 1s. a day?—That is what an average girl can make. I have made inquiries.

2451. Working what hours?—Probably eight or nine to ten in the winter time, when the kitchen is very warm and comfortable. They will sometimes work till 8 or 9.

2452. With regard to tuberculosis, how does the district stand?—Pretty well at present; but in the early part it did not stand very well. Conditions have improved.

2453. You know the death-rate is lessening?—Yes.

2454. What is it?—I am not the registrar of deaths.

2455. But as dispensary doctor do you not know?—It is not reported to me.

2456. (Mr. Doherty.) Is there more tuberculosis amongst the underclothing workers than amongst the speiglers?—No.

2457. Is it not the case that the speiglers as a rule work very much at their cottage doors and out of doors? That is why I want to know whether there is a difference?—Speigling came into our district rather late. It does not matter if the work is soiled, because it can be washed afterwards. In the lowlands in the good houses the people are working exclusively on underclothing because they are more accustomed to it, or it pays them rather better.

2458. The rate of tuberculosis would be about the same?—It would be about the same.

2459. Supposing that the impost led to the removal of the work to the factories or out of the district, would the standard of comfort be lowered?—Not very much. You cannot get a servant now because they are all sitting at sewing, and we would be glad if they would give up the sewing and be domestic servants.

2460. Would they be domestic servants, or would they emigrate?—I think they would emigrate.

2461. We know that there is difficulty in getting domestic servants?—Yes. It is only those who cannot sew well who will go out. The intelligent ones will sit and sew.

The witness withdrew.

Adjourned for a short time.

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MR. WALTER WIGBY.

[Continued]

MR. WALTER WIGBY (of Gweedore) examined.

2462 (Chairman) Do you attend to-day to give evidence regarding the hand-loom outworkers in Donegal?—Yes.

2463. What is your position?—Wearing instructor under the Compeled Districts Board.

2464. Does your work bring you into contact with the workers?—It does.

2465. Do you consider that these workers should be included under the Insurance Act?—I cannot give an opinion. In many cases they are not outworkers at all.

2466. What do you mean by "they are not outworkers at all"? If they are not outworkers they do not come within the scope of our inquiry?—That is what I think. They are very often working their own wool.

2467. What exactly do they do?—They are all little farmers, and they have their own wool in the different districts, and then they dye it.

2468-9. Where do they get the wool from?—From their sheep.

2470. From their own sheep?—From their own sheep, and they buy and sell wool from one another. They dye it and hand-spin it. The pot is on the side of the fire in the house, some of the children card the wool and the mother or older sister will spin it; a neighbour has a loom and she weaves it for them, they pay him when they get the web back, and scour it themselves and take it to the fair.

2471. It appears that these weavers—the men who weave the wool—are little magnificatures on their own account?—The next-door neighbour might not have sheep and he might happen to be weaving when he is not farming. He weaves for a little handful of cottages. One man may have a loom and two or three of the people round about who have sheep might get him to weave the web for them.

2472. That work is done inside the house?—The loom is in the cottage.

2473. The man who does the weaving is an outworker or independent contractor?—Yes.

The witness withdrew.

MR. FRANK WARD and MR. GEORGE DUNLEAVY examined.

2488 (Chairman) Do you appear to-day to give evidence as employers of outworkers?—(Both) Yes.

2489. How many outworkers do you employ?—(Mr. Dunleavy) I have 400 on my books.

2490. (To Mr. Ward) And you?—About 300.

2491. In what district do they live?—(Mr. Dunleavy) In and around Mount Charles.

2492. (To Mr. Ward) And yours?—In Inver and Killybegs and Derrylinde districts.

2493. What class of work do you give out to be done?—Linen and handkerchiefs.

2494. Entirely?—(Mr. Dunleavy) Yes. (Mr. Ward) Linen and handkerchiefs and, largely, underclothing.

2495. Is that work done exclusively by women and girls?—(Both) Yes.

2496. Are you independent employers or agents?—(Mr. Ward) I am a distributing agent.

2497. Both of you?—(Both) Yes.

2498. How many firms do you act for in your capacity of agents?—(Mr. Dunleavy) Three. (Mr. Ward) I act for none different houses.

2499. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—(Mr. Dunleavy) I do not think they should. (Mr. Ward) I think not.

2500. What are your reasons for giving that reply?—(Mr. Dunleavy) An agent could not afford it out of his commission. (Mr. Ward) My reason is that I have, say, 500 names of weavers on my books, and these persons whose names that I have on my books work for different other agents in Donegal, Killybegs, and other different districts, and the people are not employed by

2474. Are there many who do subsidiary work for their neighbours?—Yes. Some do not make webs of their own. Well, you can hardly say that. Sometimes they do. Their own wives may spin, but a man who has a loom does weaving for half a dozen.

2475. Would you say, from your knowledge of the hand-loom industry in Donegal, that the vast majority of them carry out the whole thing themselves?—Yes.

2476. They would be included two facts from the Act?—Yes.

2477. There are a few remaining persons who do work. Are they so few as to be scarcely appreciable?—In some districts there are none working for employers at all at a factory, or anything like that.

2478. Could you tell us approximately what percentage are working for employers, and could be properly termed outworkers? Is it 5 per cent?—I could not tell you, but it will be under 5 per cent.

2479. (Mr. Hugh Berris) Is this work developing under your care?—I instruct anybody who wishes to learn weaving, and the Board will give a loom.

2480. I am aware of that. Is it developing?—Yes.

2481. How long have you been there?—Twelve months.

2482. How many are you instructing at the moment?—At the moment I have three boys.

2483. (Mr. Dible) Would some of the men who weave for their neighbours in the way you have described, take work from a weaver in Ardara, say, and weave?—There would be great difficulty in doing that. A man has his market to attend to and he would throw everything aside to serve his neighbours roundabout.

2484. There are some men of the description that I have put to you?—There are some in the Ardara district, not many.

2485. I am talking of the men who weave in their own houses?—There are some in the Ardara district, but not many—not 1 per cent.

2486. You will not find a man who weaves for his neighbours weaving also for an employer?—If there was an odd web to be woven, a man, if he was scarce of work, would do it.

2487. You might have such a case?—Yes.

me some work at all. Some weeks I pay only 15%. That would mean that probably only a tenth of the 300 were working that week. Other weeks it is only 5%, because the people are engaged on harvest and farm work.

2501. Your reason against their inclusion is that they are employed by other agents?—Yes, and at various other occupations, farming and household duties, and they devote only a very small margin of their time to the embroidery.

2502. Do you object to their inclusion on the ground that you cannot afford it?—I am only distributing agent, and I would not have to pay it. It would be the principal who would be entitled to pay the insurance.

2503. In your case, Mr. Dunleavy, you would be deemed to be the employer?—I should think so.

2504. (To Mr. Ward) You and just now that you could not afford to do it, so I suppose you assume that you will be deemed to be the employer?—It is a mistake. A distributing agent cannot be deemed to be the employer.

2505. Is the work sent to you to be done at your own risk?—(Mr. Dunleavy) Yes.

2506. Do the employers know to whom you give the work?—No, they do not.

2507. So you are actually the employer?—I am the agent. I give out the work to them to do.

2508. How does the work come to you?—(Mr. Ward) It comes to me from the factory or warehouse and it is imposed at fixed prices. I am supposed to distribute the work on behalf of the firm.

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MR. PETER WARD AND MR. GEORGE DESLAUREY.

[Continued.]

2508. Do your employees know to whom you distribute it?—No, they do not, of course.

2509. How could they possibly pay the employer's contribution, then?—That is what I cannot get at. The people who work at it are only casual workers.

2510. What is the average amount earned weekly by each of these outworkers?—I have 300 names on my books. I can give you the average paid out in cash. You will see that the workers do not devote a tenth of the time to my work whatever they do otherwise. I have here a record of the actual cash paid out in the month.

2511. Will you read out the figures?—For the month of November, 338 4s. 6d.; December, 242 3s. 6d.; January, 432 12s. 7d.; February, 501 1s. 0d.; March, 694 12s. 10d.; April, 454; May, 421 3s. 7d.; June, 321 7s. 3d.; and July, 271 1s. 0d.

2512. What is that per week?—You have 300 names. It would not be one shilling a week reaching the sewers. That shows that they do not devote the whole of their time to the work that I distribute.

2513. Are there other firms who distribute work?—Yes, several in the same town.

2514. How many altogether?—Four in the same town, and in the country districts there are others.

2515. Is it possible for them to get an equal amount of work from each?—Yes. An ordinary worker would make more than 5s. a week.

2516. And probably does?—Yes.

2517. Some make more than 5s.?—Yes, some make 10s.

2518. Are any of the outworkers mainly dependent on the outwork for their livelihood?—I have looked over my books and I cannot find at the moment half a dozen that depend on sewing. That is in the towns.

2519. Do you realize that, if they are mainly dependent on the outwork, they are already in the Act?—Yes. I quite recognize that.

2520. Would it not be rather anomalous to have two sets of outworkers in the same district, some insured and others not insured?—Yes; I would rather see them all exempt.

2521. Would it not be a hardship on those outworkers who are insured to-day to be exempt?—Yes.

2522. Would it not equally be a hardship if some of the employers were to give work to the outworkers who are not insured because they have not to pay contributions for these?—Yes, but take a farmer's wife and three or four girls in the house; the work is taken out in one name, and I do not see how you can collect contributions from the whole family.

2523. That is for the Commissioners to decide later on?—In principle I am not against insurance, but I find it very hard to apply it to this trade.

2524. If a plan could be easily devised by which these outworkers could be brought in, would you as an employer object to paying the contribution, provided

that it was based on the actual work done?—The position of distributing agents is that we are paid a small commission on the cash paid out. If we paid the insurance it would leave us to work for nothing, and our real employers would probably make a large profit. They would be exempt if we paid the insurance. We get 10 per cent.

2525. You say that you get 10 per cent. commission?—Yes.

2526. Is that net?—We have to pay the carriage one way on the goods from Belfast and the firm pay the carriage back. Some few of the firms pay carriage both ways on heavy goods, because we could not afford to pay it. The commission would not allow it.

2527. When you say you cannot afford it, what do you mean?—The commission of 10 per cent. will not allow it.

2528. Generally speaking, the agents pay carriage one way?—Yes.

2529. You wish us to understand that the expenses of running the agency, and the cost of having to pay carriage at least one way, would not leave sufficient profit to pay the insurance?—Yes, and we have to pay for damaged goods and other things.

2530. (To Mr. Deslaurey.) Do you generally confirm that evidence?—I say much the same. One family of three girls earned from 1st January to 1st July 19 11s. 10d. That is equal to 2s. 6d. a week each. My commission on that is 19s. 2d. I have to pay carriage out of that 19s. 2d., which makes it a little less. If I had to pay insurance on those three workers at 5s. a week, it would be 15 2s. 8d., or a dead loss of 3s. 7d. on the transaction?—(Mr. Ward.) I am not opposed to the principle of insurance, but we must safeguard the workers and see that the supply of work is regular.

2531. (Mrs. Doherty.) Is the work done by the outworkers work that could be easily brought into the factories?—No, it would not be easy to bring it into the factories. It is hand-work I suppose you have seen it.

2532. Yes?—It is all hand-embroidery.

2533. Underclothing?—Yes, corsets, chemises, and everything of that kind.

2534. Are the girls you employ usually the wives and daughters of farmers?—Yes. In winter time we get more done, and less at harvest time.

2535. How many months of the year would they work?—Probably it would not make six months on the average. They do not work a tenth of the time. There may be exceptions in towns. (Mr. Deslaurey.) When a sewer takes out work she is supposed to be working, but at the end of six months she returns it machine. How could you pay a contribution on that?

2536. But that would be met if you only paid on the amount of work done when the wages were paid?—Yes, I see.

The witnesses withdrew.

Rev. JOHN MCCONOGHUE, P.P. (of Termonarenga, Kildare), and Rev. J. MAGUIRE, P.P. (of Glenmany), examined.

2537. (Chairman.) Are you attending to-day because you are intimately acquainted with districts in which outwork is prevalent?—(Rev. John McConoghue.) Yes, for the last 40 years and over.

2538. Is the district of which you speak that lying round Castlebeg?—Yes. (Rev. J. Maguire.) I come from Glenmany, in Lishaw.

2539. What is the nature of the work principally carried on?—(Rev. John McConoghue.) The hand-making of ladies' underclothing, also the sprigging or embroidery which is generally connected with the underclothing business. (Rev. J. Maguire.) Shirt-making.

2540. Are there numerous agents in your district by whom this work is given out?—(Rev. John McConoghue.) Yes. (Rev. J. Maguire.) A great many compared with the amount of work done. (Rev. John McConoghue.) There are three large houses and there are a number of smaller firms in the underclothing industry represented in Castlebeg. Besides in the

parish in which I live there are four or five agencies for sprigging and embroidery.

2541. Do you consider this industry a matter of great importance in the district?—I do. Thousands of pounds are paid out annually by the different agents to the outworkers for the work done in their own homes.

2542. You say some thousands of pounds. Can you tell me about how many thousands?—From twelve to fifteen thousand a year. This would mean in an area of five or six parishes with Stranabane and Castlebeg as centres. I spoke to one of the agents and he said that in good years their wages would amount to 4,000l. and might be down as low as 2,000l. in others. There are two other agents as large as or larger than the one I am speaking of, and a number of smaller agencies.

2543. (To Rev. J. Maguire.) What do you say?—What Father McConoghue said does not apply to us. Our work comes from the manufacturers in Derry

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Rev. JOHN MCCONOGHUE and Rev. J. MAGUIRE.

[Continued.]

Speaking of Inchicore, I have endeavoured to ascertain as nearly as possible the number. About 2,000 girls are engaged in the shirt work, and there is a little making of other garments. You can get the figures from the census.

2543. Are these all outworkers?—Yes, they are all outworkers, working in their own houses. The average wages of the girls working the whole time at the shirts would be about 6s. 3d. a week.

2546. When you say the whole time, how many hours would it mean a day?—Ten or twelve hours, working six days in the week.

2547. Is not that a very low rate of wage?—A very low rate; but it is not the lowest. It is the highest wage except in the case of a very special worker. The average good worker could not make more than that. She would have to make five dozen of shirts in the week to make that, and these shirts are 1s. 3d. a dozen. That is the highest paid for the shirts. There may be exceptions where more is paid for special orders, but 1s. 3d. is the general pay—1s. 2d., and some 11d. per dozen.

2548. How are you acquainted with the prices which are paid to these outworkers?—I should know them very well because I have been in the district for 35 years now, and I am familiar with a great number of the workers.

2549. Do they show you the prices?—The prices are marked on the goods.

2550. You have seen them yourself?—I have seen them with my own eyes.

2551. Are you quite sure that an average worker can earn only 6s. a week working full hours every day?—Yes, I am quite sure, under present conditions.

2552. When you say under present conditions, what do you mean by that?—I remember when they were paid at a far higher rate. Shirts were 2s. a dozen and upwards, but there was more to be done on the shirts then.

2553. What do you mean by more work?—More work on the shirts. The shirts are partly made when they come out—the fronts and the waistbands and all the other pieces have to be put together, those mentioned being made ready for so doing.

2554. You say that the rate of wages is very much lower than it used to be?—Yes.

2555. (Mr. Hugh Barnes) I understand that you modify the answer by saying that, although the rate per dozen formerly was higher, there was more work to be done by the worker on the individual shirt?—Yes.

2556. Does that account for the difference in price?—Not exactly. The worker could earn more.

2557. That is what we want to bring out?—&c. is not the average rate of earning. The average rate of earning would not be much more than half, 3s. 6d. would be about the average rate. I have tried to ascertain the number of girls that are working in the Inchicore district and the neighbourhood of Derry, and it would be about 2,000. Some of the girls are young workers, others are engaged part of time at housework, these are included in the 2,000 and so the average earnings is reduced to about 3s. 6d. a week.

2558. (Chairman) Do you consider this to be a subsidiary employment in your area?—(Rev. J. McConoghue) Without that industry I believe that there would be still more emigration from the district, and more pauperism.

2559. (Mr. Rev. J. Maguire) Would you consider the industry to be subsidiary?—By all means.

2560. (Mr. Rev. J. McConoghue) Can you tell us how many of the outworkers are mainly dependent upon this outwork for their livelihood?—I would say from 10 to 15 per cent.

2561. Those who are mainly dependent on the outwork for their livelihood are already insured under the Act?—Yes, as the Act stands.

2562. Do not you think that it would be rather an anomaly to have two sets of outworkers, one set being insured and the other set not being insured?—I do.

2563. Do you not think that they ought all to be insured or all exempted?—I think that they should all be exempted. (Rev. J. Maguire) I do not exactly agree with Father McConoghue as to what he has said

as applying to our district. I consider shirtmaking a subsidiary business. I do not know any person who is working at it so as to be supported by it. It is done as part of the work of the house. The house is run as a unit, and what is earned at the shirt work enables the family to live when it could not live from the other sources of income.

2564. Is the amount of employment constant?—(Rev. J. McConoghue) No, very intermittent. The same outworkers generally get work from different agents and they work at it as it suits their convenience. So that if one agent runs short of supply they have another door open to them.

2565. You think that all outworkers should be exempted from the Act?—Yes.

2566. Do you give us that answer because you think that the small additional charge for insurance would injuriously affect the amount of work given out?—I do.

2567. Why do you think that?—In the first place, I believe that if the insurance was to be applied and the principals of the workshops were to be the contributors, the work would be by so much reduced in price. If the agents were to pay the contribution, I believe that a great many of them would discontinue it altogether. At present they have not more than a firing wage. They have to pay freight and heavy incidental expenses in the distribution of the work, and house rent and other things connected with the agency. I believe that the agencies would discontinue, and that would be very injurious to the outworkers, because the competition among the agents is the outworkers' best safeguard. It ensures better remuneration for their work.

2568. Who are the outworkers whom you are speaking of?—The wives and daughters of small farmers and agricultural labourers and of local country tradesmen.

2569. Are these women generally engaged for a large part of the year in other occupations?—Yes, they are, especially the wives and daughters of small farmers, and sometimes in a part of the country the labourers' daughters also are engaged in pulling flax and doing different operations connected with it.

2570. Do you know the amount per day which these people can earn if they are fair average workers working factory hours?—About 1s. 3d. a day.

2571. That being less than 1s. 6d. a day, the employer would have to pay the whole contribution. Would it not be possible to collect the insurance contributions by reference to the amount of work done?—Yes, if the work was steady, but from the way in which the work is done, as I know it, it would be almost impossible, I think.

2572. Even supposing that the amount of wages is only 3s. 6d. a week on an average, and the benefit to the worker therefore necessarily a small one, they might enjoy sanatorium and other benefits. Would not that be an advantage?—I think that if the Government were to pay to provide sanatorium benefits for these people it would meet the case.

2573. (Mr. Rev. J. Maguire) Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—I do not think that they come under the Insurance Act, good or bad. It is not their principal means of support.

2574. But we are asking here to recommend whether or not they should be included, and I ask you your opinion about it?—I have no hesitation in saying that they should not come under it, because I believe it would be the destruction of the industry.

2575. Why do you think that?—For this reason, that the industry in Inchicore is spread over about 2,000 workers. These 2,000 workers earn somewhere about 8s. a week each. That would be 16,000 paid to these 2,000 workers. The insurance on that would amount to 37l. 10s. of additional expense, or something like 40l., and the profits on the amount of work cannot amount to much more than 40l. weekly. 300l. weekly is about the amount that is paid by the Derry manufacturers to the outworkers in their own houses. The stamps would cost 37l. 10s. spread over 2,000 workers. In addition to that, there would

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Rev. JOHN MCCONNOLOGH and Rev. J. MARQUEE

[Continued]

be other expenses, I am quite sure—keeping the books, and other things. Now a 1904 industry could not bear 40L. I am satisfied that the manufacturers have not sufficient profit out of it to bear that. A few weeks ago one of the manufacturers quarrelled with his agent over a matter of a halfpenny a dozen on each dozen shirts handled by the agent. If he had been making a good deal, he would not have quarrelled, I am sure, with an agent whom he declares was a most efficient and most trustworthy agent. The manufacturer gave the agent the alternative of accepting a halfpenny loss for each dozen shirts or losing the agency. Now

I think that a manufacturer cannot be making a very large amount when that occurs.

2574. You have told us that, so far as your district is concerned, there are no outworkers who are mainly dependent on the outwork which they do?—I think I know the district very well, and I believe that there are no outworkers dependent on the earnings that they make from the shirts. The family is you as a whole, and what they make is just the same as what is made from the home, or in the other ways that the families support themselves—for instance, by the boys going to Scotland or elsewhere.

The witnesses withdrew.

Mr ROBERT BIRNIE and Mr D. A. MOONEY examined.

2577. (Chairman.) Do you appear to-day to give evidence as employers of outworkers?—(Mr. Mooney.) Yes. (Mr. Birnie.) Yes.

2578. How many outworkers do you employ?—(Mr. Mooney.) In the Banarnah district I consider I employ 50 families. I have 40 families on my books.

2579. How many individual outworkers have you on your books?—One represents each family. I could not say how many are working in each house.

2580. I did not ask you that, but how many outworkers have you on your books altogether? How many workers do you employ?—We do not employ outworkers in the city at all, but only in the country. We employ 60.

2581. Do they represent families?—Yes.

2582. (To Mr. Birnie.) How many do you employ?—(Mr. Birnie.) In the summer time not so many as in the winter. It is an agricultural district. Many do not work at all in the summer. They start when the crops are in. In the summer I employ about 250, and over 350 in the winter.

2583. In what district do these workers live?—(Mr. Mooney.) I refer exclusively to the Banarnah district. (Mr. Birnie.) And some are in Carradough and six miles round.

2584. What class of work do you give out to be done?—(Mr. Mooney.) White shirts. (Mr. Birnie.) Shirts and ladies' underclothing.

2585. Is that done exclusively by married women and girls?—(Birnie.) Married women and girls.

2586. Are you independent employers or do you act through agents sometimes?—(Mr. Mooney.) Occasionally through agents in the busy season. Surplus work we give out to agents.

2587. Generally speaking, do you send direct to the outworkers?—Yes. (Mr. Birnie.) I get the work direct from the firm and deal with the outworkers. I represent solely Messrs. Tiltle and Henderson, Ltd.

2588. Are you an independent employer, or an agent?—I am a resident agent.

2589. How many firms do you act for in your capacity of agent?—Solely for Tiltle and Henderson.

2590. Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—(Birnie.) No.

2591. What are your reasons for giving that reply?—(Mr. Mooney.) The first reason is that I consider that owing to the special circumstances of the case they are altogether different from factory workers, those workers who work in the cities. They use a healthy wage and they get their medical benefits principally through dispensaries. They are almost all the families of small farmers who get the benefits. They, of course, there is the difficulty that one family works for half a dozen firms. There is also the fact that these workers are only working occasionally. Some of them only work perhaps a few weeks in the year.

2592. (To Mr. Birnie.) What do you say?—The workers are working to help their households. They do not earn enough by it to keep themselves.

2593. What is the average amount earned by each worker?—(Mr. Mooney.) From 3s. 6d. to 4s. (Mr. Birnie.) I would consider in our district the average would be 4s. It might be as much as 7s.

2594. How much do you consider that each could earn if they worked a normal week of factory hours?—None of them make 9s. I would say 7s.

2595. I take it that in no case would the daily earnings exceed 1s. 6d.?—(Mr. Mooney.) No, they would not. (Mr. Birnie.) No.

2596. Is that case the employers would have to pay the full contribution both of themselves and the worker?—(Mr. Mooney.) Decidedly. (Mr. Birnie.) Decidedly.

2597. Would you alter your opinion as to whether these outworkers should be included or not, if the Commissioners were agreed to assess the employer on the amount of work done?—(Mr. Birnie.) I think it would destroy the cottage industry. They will try to get it all done in the large factories and have the workers under their own eyes and control.

2598. (To Mr. Mooney.) Is that your answer also?—(Mr. Mooney.) That is my answer also. Any additional burden to that already imposed on the employer would wipe the industry out.

2599. In your opinion, would the work be done in the factories?—Certainly.

2600. You know that the employers' contribution for factory workers is based on so much a week, whether they do one day's work or a full week's work?—Yes.

2601. How would it relieve the employers to have the outwork done in the factories?—(Mr. Birnie.) They would try to do it, and they have threatened to do so. Some manufacturers have sent out circulars to their agents saying that if they have to pay for the outworkers they will send no more goods to the district.

2602. Do I understand that the work will be transferred then to the factories?—Yes. Some of the country workers may see their way to come into the cities.

2603. But if the work is taken to the factories, the employers will have to pay the contribution just the same?—But one staff of workers will do it, and the employer will know that they are working exclusively for him, whereas at present they may work for three or four firms.

2604. If the work is done in the factories instead of in the homes, the employers will still have to pay their own contributions?—But the employer will get more out of the workers in the factory than he can in their own homes. They work at it when they like, some weeks full weeks and others not at all.

2605. You admit that the employer would have to pay a certain amount of contribution even if the work was taken to the factory instead of being done at home?—Yes, under the present Act. (Mr. Mooney.) The principal desire to-day is to get work executed expeditiously, and work sent to the country takes a longer time. It is owing to the fact that it can be done a little cheaper in the country that it is sent to the country at all. We must remember that the outworkers' industry is a declining industry.

2606. Why is it a declining industry?—Because the white shirt trade has been superseded by the coloured shirt trade, which is a season trade and is almost altogether done in the first five or six months of the year.

2607. I was speaking now entirely of the white shirt trade. You have told us that if the employers have to pay a contribution for the outworkers it will drive the work from the homes into the factories. I pointed out, in reply to that, that the employers will still have to pay their own contributions for the

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Mr. ROBERT BURNS and Mr. D. A. MOONEY

[Continued.]

workers in the factories. How would the employer be relieved of any cost?—He would be relieved in the way that I have stated—that he would get the work done quicker under his own eye, and with perhaps the same amount of machinery that he has already. With high-speed machines and power he can get a larger quantity.

2608. It does not appear to me to be very convincing. I have suggested to you that the Commissioners might agree to assess the employer on the amount of work done, and I was wondering whether, if that course were adopted by the Commissioners, the employer would save anything by taking the work to the factories, where he would have to pay the full amount of contribution?—(Mr. Burns.) If the outworkers have to be paid for at all, I think it will destroy the industry.

2609. You say that, but you have not given any reason for it?—The principal reason is that if they are paying so much a week towards insurance they will have the work done under their own eyes.

2610. How I have tried to point out to you that that would not relieve the employer?—I was not speaking of the employer being relieved, but he will have some advantages.

2611. It would not relieve the employer for the contribution of the particular worker who works in the factory instead of at home?—It may not relieve him of having to pay it, but he will be better able to pay it, because he will have more work done to remunerate him for paying the insurance. The country worker may not do three days' work in a week.

2612. I have suggested that the Commissioners might agree only to assess the employer on the three days' work, and not on a full week's work?—If they do that the employers may look at it differently from what they do at present. At present they threaten to take the goods from the country. (Mr. Mooney.) Those who give work out direct have to pay rent and have to pay expenses to examine the work.

2613. You have said that the average amount of earnings of a worker is only 7s a week. They can earn a good deal more than that in a factory, can they not?—The average, I said, was 4s, and they can earn up to 7s.

2614. The average earnings of a worker who employs her full time will be 7s a week?—That is the maximum wage.

2615. That is very low?—Yes, but it is as much as I can get out of the best worker in my district.

2616. If the work was transferred to a factory you would have to pay higher wages for it?—They have high-speed machines, and it can be done much quicker than by the slow machines in workers' cottages.

2617. Why, then, is it given out now?—Because they can get it done a little cheaper. That, I think, is the reason.

2618. You have admitted that the manufacturer can get the work done in the country a little cheaper?—I think so.

2619. If you take into consideration the cost of the insurance of the outworker, will it not still be a little cheaper than it can be done for in the factory?—I think that the work is as cheaply done in the country as it can ever be done, because of competition. I think that the extra expense added on for insurance will certainly mean a great loss, and goods will not be sent out at all.

2620. Are we to take it as your opinion that the cost of the insurance, based, as I have suggested it might be based, on the actual amount of work done, would make the cost to the employers equal, or more than the cost at which it could be done in the factory?

—I think they might look at it in a different light from what they are doing at present.

2621. Cannot you answer the question in any other way?—No, I cannot answer it in any other way. I am not quite sure. The employers say that if they have to pay the insurance for the outworkers they will not send the work at all to the country.

2622. (Mr. Hugh Borrie.) How does the number of outworkers in this district compare with what there were 10 years ago?—It is very much less.

2623. How do you account for that?—Emigration is the chief reason, and there are other industries.

2624. You do not agree that, as we have been told, improvement of machinery in factories, and all that, has reduced the cost of factory work and is thereby having an effect on the outworker?—Is that so, or is it not?—It has an effect in this way: that a good many of the country people have come into the cities, which has reduced the population of the country districts; but I consider emigration the greatest enemy we have.

2625. That is the greatest explanation of the decline?—Yes.

2626. If this Committee should come to a decision that outworkers should be dealt with on the basis explained by the Chairman, the difficulty would be largely overcome, would it not?—I think it would assist. The outworkers themselves are all opposed to having anything to do with the Insurance Act.

2627. We cannot deal with that. We are only dealing with one question?—I think that the suggestion of the Chairman will assist if anything must be paid.

2628. What the employer fears at the moment is that if the outworkers are included, he will be called upon to pay his 3½d. on, say, three workers making amongst them 1s per week, whereas he would only be paying 3½d. for one worker producing 1s worth of work a week in a factory. Is that really what is weighing with you?—That is putting it a little different from the way in which I put it. The outworkers are not making an average of 1s a week, and so the employers will have to pay all.

2629. Take an employer of an inworker in a factory in Derry earning 8s 6d. or 9s, he will have to pay 3½d. The impression is that if the work is done in the country by outworkers, he will have to pay three contributions of 3½d. It is to get over that difficulty that this question is addressed to you. Do you think that the objection would largely be dissipated if we could satisfy the employer that the outworker would not cost him any more for insurance per ½ of wages earned than the inworker?—If the outworker must be insured, then that suggestion would be of some assistance.

2630. I am not touching the question now whether she should or should not be insured, but is there much in the suggestion about the extra work involved in dealing with the outworkers compared with that in respect of the insurance of inworkers?—Yes.

2631. But it is not an insuperable difficulty. It is not going to make the difference between a profit and a loss; it is not a real money difficulty, is it?—There is an expense attached to it.

2632. But the expense of dealing with the insurance of outworkers is relatively small, is it not, compared with that in connection with the insurance of inworkers?—It would mean something.

2633. (Mr. Deeble.) Do you think that the idea of having two sets of books, and so on, is a point that weighs with the employer and annoys him, and that, even if it costs him more, he would rather have one set of books and be done with it?—No, I do not think that that has any weight whatever with the employer.

The witnesses withdrew.

Mr. GEORGE LANE (representing Messrs. Thomas Gibson & Co.) called and examined.

2634. (Chairman.) Are you prepared to-day to give evidence with regard to outworkers?—Yes.

2635. How many outworkers do you employ?—Over 300.

2636. In what districts do these workers live?—We have them in Co. Derry, Co. Donegal, and Co. Tyrone.

2637. What class of work do you give out to be done?—Ladies' hand-made millinery.

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MR. GEORGE LAMB.

[Continued.]

2638 Is that work done exclusively by women and girls?—Exclusively.

2639 Are you an independent employer or an agent?—My uncle is in the business and I am his agent, and I run the whole business now, he is not in it actively at all. I am really the practical man.

2640 Do you deal direct with the outworkers?—Yes.

2641. You have no intermediary at all?—None whatever. I go straight to the worker myself.

2642 Is it your opinion that these outworkers should be included in the benefits of the Insurance Act?—It is not.

2643. What is your reason for that reply?—In the first place the workers do not want it, and, secondly, competition is so very keen that we could not allow a fraction.

2644. What is the average amount earned per week by each worker?—It is hard to say. It is very low.

2645. You must know from your books?—No.

2646. Do you keep books?—Yes.

2647. You must know what each worker earns?—You do not know what each worker earns. One name in the books might represent four workers. I have the average for the last month of 5s. or 6s. of our own workers: one girl received on the 9th, 9s. 6d., on the 16th, 14s. 5d., on the 23rd, 11s. 5d.; on the 30th, 8s. 4d. That is 44s. 8d. for the month. That might represent three girls, or four, for all I know, I cannot tell.

2648. You say that your industry cannot afford any additional burden. What would happen if the Commissioners decided to include outworkers?—We should have to fight on as well as we could, but we are competing with the French people, and the French people can outsell us now.

2649. What would happen to your industry?—It would die away, as it is dying now.

2650. Is the shirt industry dying now?—The shirt machines are becoming far more perfect.

2651. Do I understand that the industry is a declining one, whether insurance of outworkers is introduced or not?—Yes, it is. The hand-work is declining.

2652. Do you think it likely that the hand-work could be transferred to the factories?—It cannot be done.

2653. Would machine-work take the place of hand-work?—It has been thought for some years that it would, but it has not done so.

2654. Why is that?—Because hand-work is so much better. It wages so much better.

2655. Do you realise what it would cost for the insurance contributions?—No, I do not.

2656. Then why do you say that it would be likely to be prejudicial to the interests of the trade and that you could not afford to pay it?—I say that we are so handicapped that we cannot spare any more. We can hardly get a decent living now. I am prepared to show my books and all about it.

2657. Are the wages you pay the outworkers less than those paid to the factory workers?—I have practically no factory workers.

2658. But generally speaking?—The outworkers do not devote their whole time to the work.

2659. What do you estimate could be done by an outworker working a full week of normal factory hours?—A good worker who knows her business ought to earn about 9s. a week.

2660. Have you thought of the possibility of the Commissioners agreeing to assess the employers on the amount of work done, so that the contribution for

one pound's worth of work would be the same as if the work was done in the factory?—What percentage would that mean?

2661. It would mean this—that if an average worker could earn 9s. in a week?—That is not an average worker. That is a very first-class worker.

2662. What would an average worker earn?—I would not like to commit myself, I cannot honestly say, I think it would be about 2s. to 4s. a week. But they do not devote their whole time to it.

2663. You do not follow me. I am speaking now of a worker who puts in factory hours at the work. I understood you to say that an average worker could earn 9s. a week?—I did not put in the word "average." I meant a good worker.

2664. (Mr. Hugh Barrie.) An expert?—An expert cannot worker. It would take her all her time to earn it.

2665. (Chairman.) You must pay very low wages, then?—We pay what we can afford. I wish we could pay double; we should be delighted.

2666. What do you consider a normal worker could earn in a week?—About 7s., I fancy. An average worker is another thing.

2667. Now, supposing that two workers were employed in doing 7s. worth of work and you only had to pay half contributions for each, would not that meet your case?—But you cannot tell whether you are employing only two workers, when it is done at home.

2668. You said that the import would be a very severe strain on the industry. I am suggesting to you that if the import is based on the amount of work done it might relieve you, and I give you an illustration of two workers. I want to know whether you will suggest would relieve you at all—if you only pay half contributions for each?—What would it be?

2669. 3d. for every 7s. worth of work, say 4 per cent?—Four per cent. would be a great strain on us.

2670. Would it be too severe a burden?—Yes.

2671. (Mr. Hugh Barrie.) It is not 4 per cent. on your profits, but 4 per cent. on the outgoings for wages?—We do not sell our own stuff, we manufacture for manufacturers—London and Glasgow houses. All that we have to live on is the wages.

2672. (Chairman.) Are any of your outworkers mainly dependent on the outwork for their livelihood?—Not more than one is so.

2673. There might be an odd one?—Yes.

2674. They are innumerable?—I was not aware of it. The Act has not come into force yet.

2675. Yes, it has been in force for three weeks?—I could not tell you how many are mainly dependent. In some cases they are.

2676. Would you consider it very difficult to define how many are mainly dependent on the outwork for their livelihood?—Very difficult.

2677. (Mr. Hugh Barrie.) How many of what you term expert workers have you?—We have over 300 hands. We have a high-class trade. It varies with the season and with the demand. We have 100 top workers out of that number, I should say.

2678. 100 earning the maximum of 9s.?—Yes.

2679. Are you quite positive in suggesting to us that a prospective import of 4 per cent. on your wages bill would be injurious?—Yes. We have nothing but the wages, we have not the profit on the material or on anything belonging to it.

2680. Are you not manufacturers?—We are manufacturing for manufacturers for London houses and Glasgow.

2681. You are really agents, then?—We represent several houses.

The witness withdrew.

MR. T. H. THOMPSON EXAMINED.

2682. (Chairman.) Do you appear to-day to give evidence to six employers of outworkers?—Yes.

2683. How many outworkers do you employ?—I am in connection with Welch, Margeson & Co's firm.

2684. Are you agent for Messrs. Welch, Margeson & Co.?—I have charge of these stations.

2685. Your work is exclusively shirts?—Yes.

2686. You distribute work for Messrs. Welch, Margeson & Co.?—Yes.

2687. Do your principals know the names of the outworkers whom you employ?—Certainly; they keep a record, according to Act of Parliament.

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MR. T. H. THOMPSON.

[Continued.]

2688. Have you had any opportunity of speaking to the outworkers with regard to the Insurance Act?—I have not taken advantage of any opportunity I felt the matter free, I did not want to interfere in any way.

2689. You do not know whether they are inclined to welcome being admitted to it or not?—My feeling is that they are opposed to it.

2690. Are they afraid that they might lose work in consequence?—That is the feeling. The great bulk of our workers are the wives and daughters of artisans and farm labourers. They share the feelings of the male section of the community, and there has been considerable agitation against the Act in the districts in which I do business.

2691. Mainly because they are afraid that it may prejudice the work that they get?—Yes.

2692. For how many months of the year are these outworkers fully employed?—The stations I have charge of are called the home stations. They are practically fully employed the whole year round. If there is any shortage of employment the other stations suffer.

2693. What are the average wages that these outworkers earn?—Our most expert workers can earn up to 14s. The average girl would earn between 6s. and 7s. Some would only make one dozen in a fortnight, and our average is 4s. a week per worker.

2694. I suppose that those women who earn 1s. to 10s. a week are mainly dependent on this work for their livelihood?—Yes.

2695. And they come under the Act in any case?—Yes.

2696. The only question is whether we should advise the Commissioners to include the other portion of the outworkers—those who are not mainly dependent on the outwork for their livelihood. Do you not think that it would be rather anomalous to have two sets of outworkers, one set insured and the other set not insured?—I suppose that it would be rather anomalous. My own feeling is, that the inclusion of the outworker should at least be postponed, as Mr. Masterman said the other night, they have not settled this question in Germany, where insurance has been in existence for a long time. I see there is trouble in England over the subject, too. With regard to Ireland, they should wait and see how it works out elsewhere. It is a declining industry.

2697. (Mr. Hugh Buerie.) Is the number of outworkers in connection with your firm steadily declining?—Yes, it has been declining for a number of years.

2698. Is the decline substantial?—I will put it in this way—going back six or seven years the quantity of shirts made has dropped almost a third—between a third and a quarter.

2699. What is the cause of it?—The cause of it is mainly the introduction of machine button-holes.

2700. Which has reduced the cost of production in the factories?—Yes. Then there is the introduction of machines holes in the lower grades of work. You understand the difference between machine work and hand work?

2701. Yes. You are afraid that the Act will accelerate the movement that is already in existence?—Yes, that is my feeling.

The witness withdrew.

NATIONAL HEALTH INSURANCE JOINT COMMITTEE:
OUTWORKERS COMMITTEE (IRELAND).

APPENDICES.

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APPENDIX I

EVIDENCE TAKEN BY THE OUTWORKERS COMMITTEE, AT WELLINGTON HOUSE, BUCKINGHAM GATE, ON TUESDAY, MARCH 19TH, 1912.

PRESENT.

SIR ERNEST HATCH, BART. (Chairman).

Mr. GEORGE BARNES, M.P.
Lord HENRY BRYNEN, M.P.

Mrs. M. M. PATTERSON.
Sir GEORGE TOWNHALL, M.P.

Mr. E. A. R. WHELAN (Secretary).

Mr. LEWIS WHITE examined.

4723. (Chairman.) Are you the Managing Director of Messrs. Smyth and Company, Limited, makers of Ballbrigan?—I am.

4724. Are you prepared to speak for outworkers in the Ballbrigan district generally, or only for those employed by your own firm?—There is another hosiery factory there, for whom I am sure I can speak.

4725. How many outworkers do you employ?—On the average between 240 and 250.

4726. How many do you think would be employed in that district altogether?—The other manufacturers have, I should imagine, about 160, I do not know exactly.

4727. What is the nature of the work that you give out to be done?—The embroidering of socks on the sides of stockings.

4728. Do the workers, who take that work, invariably do it in their own homes?—Always.

4729. Do you employ your outworkers direct, or through subcontractors?—Direct.

4730. In every case?—In every case.

4731. Are there no middle-men in your industry?—No; we rent offices in different villages and give out the work direct by our own clerks.

4732. Is the work taken out and returned at regular intervals and in regular quantities?—No; each girl takes out as much work as she wants to do and brings it back whenever she likes.

4733. Is the work paid for at regular intervals?—When the girl brings in her account book, which she is at liberty to do whenever she likes, it is settled. Settling takes place every alternate Monday, and the amount is paid on the following Friday.

4734. Are the workers invariably paid every fortnight?—Always—when they bring in their books to settle.

4735. Are there any longer intervals than a fortnight before you settle?—Practically no, because a girl is always anxious to get her money, but if she did not bring in her book soon the clerks would send her a message, because we do not like to have anything outstanding.

4736. Can you tell us the average weekly earnings for each name on your books?—For the last twelve months, adding the whole lot together and dividing by the number of weeks they worked, they earned 8s. 5d.

4737. Can you tell us also the highest and lowest that you have paid recently to any one worker in a week?—The settlement being fortnightly, it is difficult to divide it into one week.

4738. Give us the fortnightly amounts?—I am not prepared to state the highest fortnight, because I did not look it up, but I have the accounts here of one of the workers who earns the largest money, and I find that in one particular fortnight she had 12-10s. 6½d., that is 15s. a week.

4739. When the amount is comparatively large, as in the case you have just quoted, would that indicate that the outworker who took out the work has been helped?—Very probably; I should believe so.

4740. By whom, should you think?—Probably by a younger sister, her mother, or some other relative in the house.

4741. Do they submit the work to any of the neighbours?—Not that I have ever heard of.

4742. Are many of your outworkers married women?—Yes; out of 200 workers, 34 were under 21 years of age, 197 were over 21 and unmarried; and 70 were married women. That is taken from the villages of Lusk, Rush, Ballbrigan and Skerries, omitting a village where we had no opportunity of getting the particulars.

4743. To what class of family do the workers mostly belong?—They are all the ordinary poorest country classes, of diversified occupations. They are agricultural labourers, fishermen, sailors, and the petty tradesmen of the village, such as the shoemaker and the small shopkeeper, and so on.

4744. Is the general means of support of the family usually fishing or agricultural work?—In great measure; but the villages of Rush and Skerries live mostly on the summer visitors. The normal population of Skerries is about 1,500, but they have an average of about 3,000 visitors at one time in August. The people practically live on the visitors. The male population is very small. The men mostly seem to go away.

4745. How many workers have you in Skerries?—Ninety-five.

4746. Do any of the outworkers in that district work for more than one firm in the same week?—A great many of our workers work for the other hosiery people too.

4747. So that when you give as the wage at 3s. 5d. it may be more than that?—It is supplemented by other earnings, of course.

4748. Is the outwork fairly regular, or is it intermittent?—Altogether irregular. For instance, in Rush, where the chief industry, or one of the chief industries, is the growing of early potatoes, when the potatoes are being planted, we cannot get any embroidery done at all, because the hands of a girl who plants potatoes get rough and she cannot see silk at all, so there is absolutely no embroidering done very often there for some weeks.

4749. Is work of a similar nature done inside the factory as well as by outworkers?—Not in our factory, but in Skerries we have between 20 and 30 girls working inside in a school of embroidery. We have to teach all these girls. We have also a number of girls in our school at Rush, and also in a suburb of Dublin we generally have about 20 working in a school. They are irrespective of these outworkers.

4750. May we take it that the piece rates for outworkers are the same as those for inworkers?—Where the work is the same. This work is never done in a factory in any place.

4751. Can you tell us what is the rate of remuneration per hour of these outworkers?—I have not gone into that.

4752. Are the piece-work rates calculated on the amount that an average worker would be able to earn, say 2d., 3½d., or 5d. per hour, or what?—In this clocking they are calculated on an old trade list that has always been paid so long as I can recollect. It is higher than it used to be, but it never seems to have been worked out on any particular basis.

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4755. Would they, as a rule, earn less than 2s a day if they worked a whole day?—A 10-hour factory day?

4756. Yes?—That would be very good earnings, if they worked hard.

4757. I am asking about this point, because, as you are probably aware, under the Act, if a worker receives work rated at less than 1s 6d per day, the employer pays the full contribution, namely, 3s 6d for a man and 3s 3d for a woman. If the rate is less than 2s per day the employer pays 6d for a man, 3d for a woman, and the worker 3d. If the wage is between 2s and 2s 6d, for a man, the employer pays 3s 6d, and the worker 2d?—You may take the last class out. That does not apply to us, because they would not earn that much. The 1s. could not be considered in this case.

4758. You see, therefore, the importance of the employer knowing precisely the rate of remuneration which he is paying, and so you know the piece rates for each class of work, it would be easy to test how much a worker could earn in an hour or a day at these piece rates. There would be no difficulty in fixing a normal rate of remuneration on which the contributions for outwork could be calculated in proportion to the amount of work done?—I consider that the average rate of earnings of the girls should be between 4s and 4s 6d a week if they worked ordinary factory hours. I am quite satisfied on that point.

4759. Do you consider, as a general principle, that outworkers should be included in the provisions of the Act?—I am hoping that this class of workers will not be included in the provisions of the Act.

4760. Why?—Because the system of giving out the work to these girls to be done at their convenience has worked very well up to now, and we have managed to get our work done very well; but if this Act is to apply to these outworkers, I imagine we shall cut off all the stragglers, the ones who only earn a shilling a week, or something of that sort, and we will have a smaller number of steady workers, and then I dare say it will lead to these girls going back to other girls and changing them so much a dozen, in fact, in substituting the work all round.

4761. I suppose your objection is based on the assumption that the employers would be assessed for a part of a week's work at the full rate?—I suppose so.

4762. Supposing that the employer's contribution was based on the amount of work done and you had to pay only a proportion according to the amount of work, would not that meet the difficulty?—That is to say, you would calculate it on the amount earned by a girl in, say, a period of six months.

4763. No, it would be somewhat in this way: If the rate were 10s. a week you would have to pay 6d for a man and 3d for a woman, if the worker did a full week's work. If she did a half week's work you would have to pay 1s 6d?—Would you add the wages together for a considerable period, and average them; because in a business like this, where the wages fluctuate very much, it would be very awkward. Take this case: On January 7th a girl settled for 1s. 9d., on the 21st for 8s. 3d., and the next fortnight for 8s. 7d. It would be very awkward unless you average it over a long period.

4764. But would you have any objection to these outworkers being included in the Act if you only paid on the amount of work done without regard to what the periods were?—That would be the number of times the girl earned 9s. or 10s., whichever it might be?

4765. For every 100s. worth of work, if it was rated at 10s. a week, you would have to pay a proportionate amount?—That would be 20s. times 10s.

4766. The contributions would be 200 times three pence?—That would seem to me to be quite fair. There would be a great many workers getting insured there for a very little money.

4767. I must leave it at that. I wanted to know whether you accepted the principle. If such outworkers as are not principally dependent on the outwork are not included in the Act, as proposed by section 81, subsection (4), would not that be a real

incentive for an employer to give all his outwork to such persons rather than to widows, and others, who might be entirely dependent for their livelihood upon such work?—I do not follow that question.

4768. Do you agree that married women should be included if others are included?—I do not see that it makes any difference whether they are married or not.

4769. You think that if one section is in, they should all be in?—Yes, I do not see that the married women are in any better case than the others.

4770. Or in any worse case?—Very often they are in a worse position. I hope nothing in any of my answers will be taken as an approval of the inclusion of any outworkers in the provisions of the Act. I am distinctly opposed to the inclusion of the outworkers.

4771. (Sir George Trevelyan.) With regard to this division of contributions, you suggest adding up the amount of wages for a certain time and letting the contributions be paid once a month or once in three months at the fixed rate?—Yes.

4772. That is according to the number of ten shillings if it were a 10s. rate?—Yes.

4773. You recognise that that would not be fixing the stamps at the time that the money passed?—Yes, I do.

4774. Have you thought anything of a scheme such as this, where the employer has to pay 3s 6d, paying on anything up to 5s. 2d., when the work is brought in; between 5s. and 6s. 3s. 3d.; between 6s. 3d. and 7s. 6d., 3s.; between 7s. 6d. and 8s. 9s. 3d.?—On the actual amount as it is settled for?

4775. The transaction being completed at the date of payment?—I think it is rather a good idea. I think that would be practicable and fair.

4776. And you recognise that it would avoid the keeping of records and adding up of amounts and calculating every month or three months?—Yes; I think that is a very good suggestion and very fair.

4777. It would be a simpler thing if you could settle for each week, and have a scale divided in the way that I put to you?—Yes, and have each worker classified according to whether it was a nine shilling a week or a twelve shilling a week also.

4778. Do you see any difficulty in classifying the work as you put it?—I should classify the worker, not the work. Our clerks could classify the workers all right as to their earning powers—quite easily.

4779. We have generally gone on the idea of classifying the work?—We cannot do that, because no particular girl gets out one particular work. This week one might have one kind of work which would be a little bit better than another, and another week it might be different. It has to be divided up as we want the work done.

4780. But if you know that the work is a little bit better, you know that it will be—shall I say, a twelve shilling job?—There are better embroideries than others who always get the better class work, and they naturally earn better wages.

4781. Some of them would have to pay, if the work was above 9s., a worker's contribution?—Yes. It amounts to this: that the classification of the worker and the work would be practically the same thing, because the best worker gets the best work.

4782. But you do not see any real practical difficulty in making this distinction?—No difficulty at all.

4783. (Miss Petersen.) This is all hand embroidery, not machine?—All hand, not machine.

4784. Is the same sort of work done by machine?—We have a machine for doing the work, but our class of business is very good and therefore we do not do very much with the machine. It is only suitable for very cheap work.

4785. These girls are not really competing with machines?—No, they are not.

4786. You said that you had 84 workers out of 200 who were under 21. Are these included amongst those whom you are teaching in the schools?—No, these are outside, not in the schools. All the girls in the schools would be under 21. As each of these workers becomes proficient she leaves the school, and then she becomes

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an outworker and then another youngster comes in. We are always teaching them.

4787. While they are in the school do they have any wage at all?—Yes; we have to pay them from the day they come in. We pay them a small wage.

The witness withdrew.

Mr. WILLIAM WALKER resumed.

4790. (Chairman.) Are you the Organising Secretary of the Carpenters' and Joiners' Society of Belfast?—I was up to eight weeks ago.

4791. Now you are attached to the Irish Commission?—I am one of the lecturers for the Irish Commission.

4792. And you are also very widely acquainted with the conditions of labour in Ireland?—Very widely.

4793. Are there any reliable figures available regarding the number of outworkers in Ireland?—No.

4794. Can you give us a rough estimate?—I could not. I put the first estimate in the press of evidence which I sent to the secretary at not less than 30,000; but Miss Agnew and I, who have jointly considered the matter, have decided that the number must be really less. The difficulty of ascertaining who is an outworker in Ireland and who is not is a very serious problem.

4795. You state that it approaches 50,000?—Quite. They are not all entirely dependent upon outwork.

4796. Are they particularly employed in the textile work area of Ulster?—The Ards district, the district I am most familiar with, is not really a textile district; it is an agricultural district; but the Reverend Mr. Watt and a farmer in the district, whom we consulted as to the approximate figures, stated that if you took about half of those upon the roll of electors of the district and multiplied them by three, taking half to get the labouring element and multiplied by three to get the number in each family, you would have approximately the number of people who are outworkers in the Ards district. Mr. Watt said that he never went into a house in the Ards district without seeing an outworker, whether it was a farmer's or a labourer's house.

4797. Do they work together or in different houses?—In their own cottages, sometimes cottages under the Labourers' Dwellings (Ireland) Act, and others built on the estate.

4798. What class of outworker is employed?—They are employed largely on embroidery work, and some on folding.

4799. Are the outworkers in the other provinces of Ireland very scattered?—Very much.

4800. Will you, first, tell us about those outworkers who are entirely dependent on it for their livelihood? Do you consider that they should be treated exactly as inworkers?—Yes. For the purposes of the Act, quite.

4801. Do you think that any action should be taken to prevent evasion of the Act?—I have suggested something that I think is not entirely legal. I have suggested that outworking might be licensed and that the licence might be cancelled if the employer was found deliberately evading. I understand the very big legal difficulty of that. It only accentuates my point of view.

4802. Why do you think that the employment of outworkers should be licensed?—Because obviously there is greater difficulty in supervising both the outworkers and the employers of outworkers, so far as insurance purposes are concerned, than there is with inworkers. You can always get at inworkers at any one time in the factory. With outworkers you have the additional difficulty that one outworker might be a form of subcontractor employing a dozen or twenty outworkers. That is a very prevalent case in Ulster.

4803. But you appreciate the difficulty, I might almost say impossibility, of introducing such a system of licence?—I do, quite.

4804. Now, do you think that the persons who do outwork to increase the family earnings, where their

4789. At a piece rate?—No, because they are only learning.

4790. A weekly wage?—We give them 3s a week when they come in (the small ones) while they are learning.

The witness withdrew.

own remuneration is necessary for the maintenance of the home, should be included?—I do. Take two houses that Miss Agnew and myself visited whilst we were arranging for other work. In the one house the labourer had been idle for four months and the family were engaged in outwork. Clearly their money was the main source of the income. In the other case, in the next cottage, built under similar conditions, the labourer was working, but the family were exactly similarly employed.

4805. What do you say with regard to the outworkers who employ their leisure time to provide themselves with pocket money?—If that case is exempted, clearly they will get a preference of employment.

4806. Do you think they should be excluded?—No, I do not. I think that they should be on exactly the same terms as other people. If you exclude them, then you will give them preferential treatment by the employers, quite clearly.

4807. I understood you to say in your proof that this class should be excluded?—I was dealing with it from a purely practical standpoint. The difficulty is in ascertaining how you can deal with it. You asked me a moment ago a very practical question, as to whether I thought we could do a certain thing, and I say, No, I do not think you could license them. I see that the difficulty of bringing this class in is almost insuperable, although we recognise that you are going to give them preferential treatment.

4808. You mean to say that it would be very difficult, indeed almost impossible, to distinguish this class from those that you have previously mentioned?—Quite.

4809. Then, as far as I can understand, you wish that all outworkers should be included in the Act?—Yes, if it is possible. I quite recognise that there is one class where I do not think it is possible, and I think that great hardship would be done, that is, the class I have mentioned almost at the end of my price, namely, a class who is receiving outdoor relief. If you bring that class in, I think you will clearly deprive them from getting employment at all: "(a) Persons receiving 'poor-law' or other similar relief and outworking to 'supplement income'."

4810. Have you any special suggestion to make regarding persons who do cleaning and supplement the amount so earned by outwork?—What proportion of their time are they cleaning? The difficulty is to know exactly what is meant by "cleaning."

4811. It is your own word. I was going to ask you what you meant by it?—We mean a charwoman engaged by an employer. The suggestion that I have made right throughout this has been, that where a person such as a charwoman is engaged ordinarily under contract of service, she should be considered an employed person, and where, in addition, she is also an outworker, I have suggested that two rates should be paid for her.

4812. (Lord Henry Bessbrook.) A charwoman is not an outworker?—She is an inside outworker. I do not know whether it is possible under the Act that she could have two employers' rates paid.

4813. (Chairman.) It might be possible so long as it does not exceed the statutory amount?—That means that one has to recognise the practical difficulty that the woman will have to disclose to the second employer that she is with a first employer. That, I think, is the big difficulty with regard to the bulk of these people.

4814. There is no possibility of getting over that objection, is there?—No, I do not think there is.

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4813. Is it a tangible objection?—I think, to a great number of people, it is a tangible objection.

4814. They object to showing a card upon which may be inserted what they have earned from some other employer—Is or is not that so?—Yes, and there is just the tendency that if they were making less or like a week, as some of them do at closing, that might be a temptation to reduce the price of the work. We must not forget that fact.

4817. Have you anything to suggest to us that would get over this difficulty?—I have not. The only thing I would suggest (I do not think it feasible) is with regard to the second employer, the outworker employer, that the employee should be treated as an exempted person and that the employer should pay a full second rate.

4818. Without the outworker receiving any benefit?—Yes, without the outworker receiving any benefit from the second employer.

4819. I can conceive this happening—that the first employer would only pay sufficient for the outworker to receive half benefits, and the second employer might make up the amount so that she might receive full benefits. Would not that be rather an injustice to her—to let her apply for a certificate of exemption and so lose the benefits that she might have got?—There is some idea now, I understand, about dividing the benefits and contributions. I had not any idea of that when I was drawing up my points of evidence. That would materially vary it. There are a very large number of inworkers who see also outworkers in the Arms district.

4820. It might be the case conceivably, with regard to an outworker who was also an inworker and whose contributions had been paid in full by the employer, that the employer of such outworker might be relieved of any contributions?—Then, knowing the circumstances as I do, I say that that employer is going to give preferential treatment to persons who can produce a card fully stamped.

4821. That would be unfortunate, and we cannot get over it, but it is a point which we shall keep in mind. Have you anything to say with regard to the women who are not usually employed, but who do outwork when her husband is unemployed?—How you are going to manage the in and out section I do not know. The woman who is the wife of a labourer and who is not compelled to be in if her wages are not necessary to the home, must then come in when the wages are necessary, when she goes into arrears she clearly cannot pay both contributions.

4822. But if she is in work for a considerable part of the year her contribution with the employer's and what is provided by the State would enable her to become a post office contributor?—Yes, she is getting the minimum benefit there.

4823. That is the only way in which you could deal with cases like that?—If this class of person is driven to the post office, it does not popularise it in the country districts.

4824. But, on the whole, would you still say that these in- and outworkers that you have just spoken about should be included in the Act?—I would say that an attempt should be made to bring them in with the least possible injury to themselves, viewing the fact that they have to pay both portions when they are not under some employer.

4825. You understand that the whole of this will be based on the assumption that the rate of wages is more than 1s 6d a day, otherwise they would pay nothing?—Yes. I do not know whether it is possible to take an average of a period that a certain district may have (take an agricultural district) of seasons of depression and seasons of activity. I do not know whether it would be possible to amalgamate those two seasons and take an average and make the person who is an outworker and the employer pay when they are fully employed, for the depressed time when they will not pay the same as in a seasonal trade.

4826. What would you suggest with regard to persons who take outwork and get assistance from another member of their family or from a neighbour?

—We have suggested that they should be brought in if they are over 16 years of age.

4827. In your proof you have mentioned persons who are employed inside a factory or workshop and obtain work ostensibly to be done inside, but in reality to be done outside. Do you suggest that there are women who do this work?—Yes, it is quite a large quantity. A woman (I know this personally) will get five or six dozen vice-folding to do, two or three minutes before leaving work. Clearly she cannot do it.

4828. Is it not an infringement of the Factory Act?—Yes, but I am afraid that there are many infringements of the Factory Act.

4829. Do you consider that there are many such cases?—Yes, quite a large number. She takes the remainder of the work home that she clearly cannot get done.

4830. Can you be quite sure that they do not take the work home for other members of the family to do?—I have been very frequently in their homes, and, if the other members of the family are doing it, they are helping the family.

4831. When a person takes out work and the actual earnings represent the work of himself or herself and the family, to what extent do you consider the subordinate workers, if over 16, should be insured?

—Frankly I have not considered the proportion, because you have cases of six and seven in a family helping at the outwork, and even with that, as I think you know from experience, the aggregate wage is not a big one.

4832. That is a very peculiar system in Ireland?—Very peculiar.

4833. Cannot you give us any suggestion with regard to it?—I am speaking now from my own home when a boy. My two sisters brought homework in. I, as a boy, drew threads from handkerchiefs. I was only eight years of age then. I am speaking from personal practical knowledge now.

4834. Do you think that the parent should be the only one insured in the case I have given?—What I have suggested is that the person should declare to whom the work is to be given. You would not get the truth always, but very often you would get the truth, and such other persons should be insured also.

4835. What do you say with respect to outworkers who are receiving poor-law relief?—I have suggested that they should not be included.

4836. Would not that offer an inducement to employers to give work to such persons in order to avoid contributions?—Possibly in some parts of Donegal with which I am not familiar it might, but, speaking for the counties of Antrim and Down, the boards of guardians are very keen about giving outdoor relief, and they only give it to those persons who are really past labour. In some of the other districts they give it to persons who are still fit for a little labour.

4837. Would it not be better to include those outworkers, and that they should apply for a certificate of exemption so that the employer should pay all the same?—This class of person is getting work not because they are fit for it, but really to help along and supplement the outdoor relief, and if the employer has to pay for them, there will be a tendency to restrict the numbers. That is my fear.

4838. (Lord Henry Bessborough.) Throwing them entirely on the guardians?—Yes, I think so, I think that the tendency would be that way.

4839. (Chairman.) What do you say with regard to outworkers who work for several employers?—The firms should divide the contributions amongst them. That will also be a difficulty, because the workers work quietly for different firms.

4840. Would it not meet the case if the first employer paid his contribution, the second his, the third his, and so on?—Proportionately?

4841. Yes, proportionately.—Is very many of the cases the employer thinks that he is the only employer of that outworker?—If they work for several that will have to be disclosed.

4842. I understand, from my experience in Ireland, that employers know that the outworkers work for a

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number of firms—But there are a great number of cases where employers do not agree with it.

4843 Will there be any desire to cancel the fact that they work for several?—Not to be a very large extent, but to some extent.

4844 Is that a serious objection?—I would not say it is a very serious objection.

4845 If we accept your suggestion of including the great mass of these outworkers, they must put up with these small inconveniences, must they not?—If you can frame regulations for the outworkers without inconvenience I think you will deserve well of posterity.

4846 Do you suggest that there are no outworkers who earn at the rate of less than 1s 6d a day?—Yes, there are.

4847 Would you suggest that any of those outworkers who earn at the rate of more than 1s 6d per day, are in receipt of outdoor relief?—No.

4848 All the outworkers who receive poor law relief would earn less than at the rate of 1s 6d a day?—I was on the board of guardians for 9 years and I never knew of a case of a person able to do anything, except a widow with a very large family with five or six children, who got outdoor relief. The class of person I am referring to in my evidence is a class of person resident in the counties of Antrim and Down, and to whom poor law relief is only given as the last extremity.

4849 Have you anything to say with regard to seasonal trades?—No, except talking. There is a most peculiar system in Belfast. I do not know that it applies anywhere else. They go on turn in the winter time. Each man gets an order for a job. He may not get a job for a fortnight.

4850 I understand that you are anxious that a large number of outworkers in Ireland should be included in the benefits of the Act?—With the exception of the poor law relief class.

4851 If the Committee, for the sake of simplicity, were to include even those would you have any great objection?—No, except that I think that you would have hardships. Wherever way it goes, there would be very many hardships in the counties of Antrim and Down at any rate.

4852 If you exempted those who earn under poor relief, would not employers use those people because they paid no contribution for them?—I think frankly they have beaten them down to as low as they can get them in wages.

4853 The employers would say: "We pay no contribution for these people so we will give them the work."—I do not know that the person that I refer to, who is in the last physical extremity, is a fit competitor in the open market against the outworker. I do not think it would be a question of competition.

4854 Would you say that anyone in receipt of poor-law relief should be *per se* excluded from the benefits of the Act?—That is what I have suggested from my own experience of the poor-law system.

4855 (Miss Fetherston) Even with the employer paying the whole of the contribution, as he would have to do if they were not earning up to 1s 6d a day?—I have suggested that they should be exempted, not excluded.

4856 (Chairman) Even supposing that the employer would have to pay the whole contribution?—If the employer has to pay the whole of the contribution in Ireland, it will be a consideration with the employer.

4857 (Sir George Trevelyan) He will not employ them, you mean?—I am afraid not in some cases, that is why I suggested exclusion.

4858 (Chairman) The suggestion is to assess the employer proportionately on the amount of work done?—I do not know the amount of work they do, but I know in the counties of Antrim and Down it is a very small quantity. But at the same time I believe they are getting the work more through the consideration of the employer than their capacity to do it.

4859 Do you know the average amount they earn?—Not those in receipt of poor-law relief.

4860 Do you know what they earn on the average in other instances?—It varies very much. A girl making trousers will earn a very different amount from that earned by a girl in embroidery work.

4861 Do many of them earn less than 1s a week?—Yes, many.

4862 Do many earn less than half-a-crown a week?—I would not say so, working for a week.

4863 I do not mean 5s for a full week's work, but do many of them only earn only half-a-crown a week as actual wages?—Yes. That does not represent a week's work, of course.

4864 The benefits that would accrue to those people would be very small, of course?—Yes—based on their earnings.

4865 If a worker in Ireland only earned half-a-crown a week, and the rate was less than 1s 6d a day, the contribution of the employer would be 2d. That would be 8s 8d a year, and that, together with what the State would provide, would mean at least 12s 6d available for benefits that would enable her to enjoy certain benefits as a post office contributor?—I am not familiar with the scale you are now talking of. I am dealing with it now for the first time.

4866 Taking these people who earn very small sums in a week, say, half-a-crown, the contribution of the employer would be 2d; that would be 8s 8d per annum, and the State contribution would bring it up to over 12s?—Yes.

4867 Now, there is no medical relief in Ireland, so that such an outworker would only have sanatoria benefit, and the rest of the money could be drawn out whenever the worker pleased for sickness or maternity?—And what about administration?

4868 I have allowed for that. Now do you consider that a sufficient inducement, taking into consideration that the contribution is paid entirely by the employer, for these people to have the benefits I have pointed out?—The Committee are considering the question of splitting up the benefit. My answer was previously given on the fact that the employer would be compelled to pay the 3s 6d rate for a woman in Ireland. I felt then and still feel that that would be an obstacle to the employer employing. If the amount is reduced to 2d I do not think that the same applies. It may seem a small matter, but we know what we have to meet in human nature.

4869 In that case, you would include the poor-law relief person?—I think you could very well include the poor-law relief person if you split it up in that way.

4870 You would include all the outworkers in Ireland?—Yes.

4871 With regard to the lowest class of wage-earner, at half-a-crown a week, you think that the benefits accruing would be sufficiently important for that class to be included in the Act?—They would always get something; I do not think we could put it much further than that.

4872 They would always get something for nothing?—They would always get some benefit. I would not like to put it further than that.

4873 (Sir George Trevelyan) Do you think that there is any large proportion of outworkers who work at the rate of over 12s per week?—Of themselves, no. It is a handy wage if it is over twelve shillings. I do not say that you cannot find that wage in the books of many employers, but it is a family wage.

4874 No one individual is working at such a rate for a full week that she could get 12s?—I never heard of such in my life—possibly I should qualify that, and say except a vest-maker or a dress-maker. A vest-maker, particularly in the summer time, who has to work abnormal hours (my sister was a vest-maker and worked in the summer time 80 or 90 hours a week and then in the winter time there was a slack period) might make 12s.

4875 You spoke of the Act being applied so as to inflict the least possible injury on these poorly-paid workers, and you spoke of them as having to pay both portions. You recognise that they are not forced to

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pay anything?—I quite recognise that. I am looking at it from the standpoint of the worker. I want the Committee to recognise that they are going to object to pay.

4876. But we are talking now, in the large majority of cases, of those earning less than at the rate of 12s. per week. The most that any one worker would have to pay would be 3d. and for that the worker would get 3d. paid by the employer and 1d. by the State. That is eight times the amount of their own contribution, yet you speak of the least possible injury?—When I said the least possible injury I was referring to the fact that the employer would give preferential employment to certain classes who could produce a certificate of exemption or an injurer who would have the card fully stamped. If she went to another employer it would be clearly an injury to other persons to give that class preference of employment. I was referring not to the making of the contributions but to the losing of work when I said injury.

4877. I wanted that cleared up. You recognise that if they fall into arrears they are not bound to pay them?—Yes.

4878. That is voluntary. Do you think that the effect of causing a diversion of the work would be produced if the employer had to pay 2d. on so small a parcel as 3s. worth of work?—I can only say what they have threatened to do.

4879. But have not their threats been based on the idea that they would have to pay the maximum contribution on the minimum parcel of work?—Undoubtedly this scheme varies it altogether.

4880. Does the scheme vary it so much, do you think, as to remove the bulk of the objections?—I think it would quite remove the bulk of the objections on the employers' part.

4881. Would you think it advisable to make the contribution on the smaller parcels less than 2d.?—Any benefit you could give would be so proportionately less that it would not be an inducement, and when you deduct the sanatoria benefit and the administration out of it, the amount standing to the credit in the post office would be so infinitesimal that it would not be worth considering.

4882. (Chairman.) It would be about 7s. 6.—That means that everything is fully paid up. You are taking it over a whole year, but you cannot take it in that way on the average I am afraid.

4883. (Sir George Trevelyan.) Many of these outworkers may miss a number of weeks in the year?—Yes.

4884. So that you think that the minimum of 2d. a week that we have provisionally suggested is as low as we should go?—I think it is quite as low as you should go. I do not see what you could give for any less, taking into consideration the possible arrears.

4885. (Chairman.) Would any of them be likely to earn less than 2s. 6d. a week on an average?—I do not think so.

4886. (Sir George Trevelyan.) You made rather a point of those under poor law relief. Was it with the same idea of not depriving them of work?—Exactly.

4887. It was not your desire to include them in, or exclude them from the benefit?—Not at all. Speaking of the county I am most familiar with, I am certain it would have the effect of depriving them of work if the employer had to pay the higher rate in the Bill, but this rate would not.

4888. (Chairman.) Not the proportionate rate?—Not the proportionate rate.

4889. (Sir George Trevelyan.) You do not think there are so many of them that if they were excluded they could compete injuriously with the other outworkers?—I do not think so. As I have said, they are not physically fit to compete.

4890. If they do not get the work, seeing that that work is given to them now, it would be given to other outworkers?—Yes.

4891. And it might bring some of the other outworkers' wages for a week up from 4s. to 4s. 6d. if the 1s. 6d. worth of work a week were not given to a poorer outworker?—Yes, it might have that effect.

4892. Do you think that economically on the whole

it would be a bad thing?—No; economically on the whole it would do a tremendous lot of things.

4893. You agree that it would be better that any slight effect the Act may have should go in the direction of concentrating the work?—Exactly.

4894. You do not wish us to make exceptions which would work the other way—not which would develop and intensify outwork?—God forbid!

4895. You wish us to take it into consideration, that is all?—Yes.

4896. (Lord Henry Brough.) What have the employers threatened to do if the contribution is 3d.?—The first thing is that some of them have said they would stop paying the full remuneration to the workers inside and counterbalance the benefit, and secondly they would select more carefully the class of hands that the work is going out to.

4897. Concentrate the work?—Yes.

4898. You rather surprise us when you say that 3d. would have that effect when 2d. would not?—As I answered previously, it has the appearance of trying to meet the employer. I think possibly that covers it.

4899. When workers only earn about 2s. a week the contribution of 3d. is a rather large one?—It is 14s. proportionately to the amount.

4900. Do you think that it would have the effect of concentrating work?—It will have the effect to a certain extent of concentrating work, and that effect will go on developing, which will be a very good thing.

4901. (Miss Fawcett.) How far do you think two things I have seen in Ireland are widely spread in small factory towns? I have found weavers who took out from a mill other than the one in which they were weaving a great deal of thread-drawing and work of that kind to do at home. Is that an exceptional thing or is it very widespread?—It is very widespread and that is why I have suggested what I did with regard to the second employer.

4902. In Donegal I have known work given out from Deery and from Bellest enough to last a worker for some months and not collected for months. The worker being given her own time to do it for the American market, practically took half a year to do it, and was only paid at the end of the half year. Is that a common practice?—I do not think it is very common, it is not common at all with those I am associated with.

4903. I have known three or four cases of it?—It is not common at all.

4904. It is usual to have it paid weekly?—Weekly or fortnightly. Weekly is the practice. As a matter of fact, I think that the custom existed about thirty miles from Belfast is for them, the day that they get the work to have a holiday, and the night before they return the work to sit up all night to finish it. That is recognised as the custom of the district.

4905. The work is usually given out through agents?—Yes.

4906. Do you know about the payment of these agents?—No, I cannot say. Some of them have 2s. in the pound, but I think it varies. I think that Miss Agnew, who will come after me, can explain some of the rates for the agents.

4907. I have known the agent to get commission from the worker and the employer. Is that common?—One agent I am familiar with drives about like a millionaire.

4908. Is getting a certain percentage from the workers as well as from the employers common?—Yes.

4909. You have spoken of the employment of children in thread-drawing. Do you know of any other work besides thread-drawing that schoolchildren can do?—No, not to the same extent. Thread-drawing is the one thing that the average child can do.

4910. With regard to some of the fine embroidery that is done, embroidering initials on fine handkerchiefs, do you know what can be earned in an hour?—We had two years of that in Belfast at from 3s. to 11d. The investigations disclosed that.

4911. But on the fine work a skilled worker could earn more than that?—It depends entirely whether the skilled worker has the physique necessary for it.

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[Continued.]

As a rule she has not. The person who is physically strong and robust goes out to the factory and does not stay at home.

4912. In the country where she was not near the factory she might be found doing it at home?—Her earnings would be lessened by the amount of work done on the farm or the home.

4913. I am thinking of a woman who had some one to keep her house in good order and could keep her hands in good order for her work. She could earn fairly easily threepence an hour?—Let me take, for instance, the village of Myross, where every house in the village is an outworking house. I know the type of woman you mean. She preserves her hands for her work, and she will take six or seven shillings a week.

Mr. GEORGE TOWNLEN in the Chair.

4914. (Miss Palmer.) How many hours on the average would she work in the week?—I could not say. Having nothing else to do she would work practically nearly all her time. She had nothing else to attend to, except a little house of her own.

4915. (Lord Henry Bessborough.) Are you going to have Trades Boards in Ireland?—It is a very slow movement.

4916. (Sir George Trevelyan.) Will you tell me what your idea is as to married women being included or excluded?—The difficulty of bringing them in or keeping them out is that you have to put them all in or keep them all out without reference to their condition of all. I gave the illustration as to two labourers' cottages. You have to bring them all in irrespective of whether they are subsidiary or not, or keep them all out. The difficulty of bringing them all in at the higher rate (because I had not this scheme before me at all) it struck me was insuperable. With regard to this scheme that is put to me, it is feasible and can be carried out, but you would have to strike it over a period of time.

4917. (Lord Henry Bessborough.) A week?—No, six months. Could you let the worker drop up or down week by week? You could not. Could you according to wages week by week vary the contribution and the benefit?

4918. (Sir George Trevelyan.) You talk of an varying the benefit, but we do not vary the benefit. The benefit is varied in the Act?—I know, but suppose you are going to put a worker on a 5d scale. If the worker was in an approved society you would have to give a proportionate benefit.

4919. We should not give anything. They would come under the general scheme of the Act, and according to the total amounts of their contributions the benefits would decrease with their arrears. The Committee does not suggest that there shall be any special scale by which their benefits should go up or down?—I thought the intention was, if the joint contribution came to a third of the normal benefit, to give them a third of the normal benefit.

4920. (Lord Henry Bessborough.) If a woman is in benefit in the Post Office she is in benefit to the end of the year?—The Post Office person could only draw what has accrued to her benefit, but how would you deal with an approved society person?

4921. (Sir George Trevelyan.) An approved society person would be like any other person who was in arrears to a certain extent. In one week it might be 4s worth of work, and 5d would be paid for her, the next week it might be 6s., and 5d would be paid for her. The employer would have nothing to do with the calculation of what benefit she would get. If she were a member of an approved society she would be in arrears to a certain extent, and her benefits would decrease according to the scale in the Act, and she would be at liberty to pay up the arrears if she desired?—It is a calculating matter. The person, although paying, would be out of benefit altogether, as far as receiving sickness benefit is concerned for quite a lengthened period?

4922. Yes, unless her total contributions had come up to a certain amount?—Yes, and this scale might keep a person perpetually deprived from sickness benefit.

4923. In that case she would transfer, as she was able to do so, into the Post Office fund?—She would lose the outstanding portion.

4924. She would carry any reserve value with her to her own benefit in the Post Office scheme?—Yes.

4925. A very small sum in Ireland would keep her in benefit?—In addition to the contribution paid for her on her behalf.

4926. A very small sum paid in contribution on her behalf would keep her in benefit?—It is 4d in Ireland for a woman. If you only pay 2d for her it is less than 50 per cent., and that person would never become entitled, as far as I can see, to sickness benefit.

4927. In that case she would get all the benefit through the Post Office, and seeing that she herself pays nothing in the case we are considering, it is all to the good for her?—My own society, a jointure society, has a principle somewhat similar to this: An Irish member pays a shilling a week, and gets benefits based on that shilling. If he goes to America he pays the American contribution, which is practically double, and when he has been there twelve months he only receives the Irish benefit. If he comes home again he pays in Ireland the reduced contribution, and receives the American benefit for twelve months in Ireland. It operates as I thought you intended this to operate.

4928. As it would operate under the ordinary scheme of the Act. We are not proposing to recommend any special scheme of benefits. I want you to understand that?—I thought you were going to curtail the benefits proportionately.

4929. They are curtailed proportionately by the Act?—Not proportionately. The maternity benefit would not be reduced proportionately. It would be given in whole. The sickness benefit would not be reduced proportionately. The administration would not be reduced proportionately. The only benefit that would be reduced very positively would be the sickness benefit.

4930. Precisely, and that is reducing the benefit proportionately to the contribution; I do not say what proportion, but it is a proportion?—In the case of a large section of outworkers the maternity benefit would never come to them. They would never need it or use it. The sickness benefit would be very serviceable to very many of them, unfortunately. The sickness benefit is the one thing that I had hoped personally would be a very big help in the rural districts.

4931. If the benefit is going to be a very big help to them, it is going to be made to their advantage to keep the contributions up and to have no arrears of a sufficient amount to deprive them of sickness benefit than it is for them now to belong to any society because they will have the employer's share and the State share added to what they pay?—I quite understand that they will be better off than they are.

4932. A great deal better. In Ireland an outworker, by section 81, subsection (4), where the wages or other remuneration derived from the employment are not the principal means of livelihood of the person employed, shall be deemed to be excluded. Do you think that they should be excluded, because, if they are excluded, would not that be an inducement for employers to give all their outwork to such persons, and thus cause great hardship to widows and others who might be dependent on their earnings for their livelihood?—When I considered the question I considered it from the side point of view that the whole contribution would be chargeable on the employer in the case of low wages, except the penny from the State. I felt it was an impossible task to have them in this week and have them out that week. I had not seen the third subsection of section 1, which gives the Commissioners full power to bring anyone in notwithstanding what the Act says in any other part of it. I framed my answer upon section 81; and the difficulties under that are insuperable, and therefore I suggested that you would have to exclude them, but that exclusion gives them full power to bring them all in and I would bring them all in.

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4933. That is the point I wish to get to—I told Sir Ernest Hatch that I would bring them all in.

4934. You understand that this is with the approval of the Treasury, as it will involve a charge, because they will be getting something from the State?—Yes.

4935. (Miss Paterson.) Your difficulty is that there is no middle course with regard to these outworkers?—I do not think there is any middle course.

The witness withdrew.

Adjourned for a short time.

SIR ERNEST HATCH in the Chair.

Miss Answer examined.

4937. (Chairman.) Have you come prepared to give us information with regard to outworkers in Ulster?—Yes.

4938. Is your evidence confined to Ulster?—Ulster only.

4939. Will you please tell us in what capacity you have acquired the information?—I was sanitary inspector for the Belfast Corporation for 9½ years, and I have done some investigation just lately for the Insurance Commission in Ireland.

4940. Can you give us an estimate of the number of outworkers in Ulster?—It is not possible to ascertain them closely. I got one figure from a large linen employer. He said that he estimated there would be about 30,000 outworkers in Ulster.

4941. How many are there in Belfast?—About 4,000 roughly.

4942. Does that include both Belfast and the Belfast county district?—Belfast alone—just the town.

4943. Will you tell us the industries in which they are engaged?—They are employed by drapers' shops, shoemakers' shops and tailors, in the making and finishing of hosiery, in paper bag and box making, in making rope nets, anti-fishing, shirt and collar making and making, in machining blouses, overalls, aprons, girdlers, underwear and handkerchiefs, in thread-drawing, mackling, including vice-folding, top sewing and other processes in making up linen and cotton goods.

4944. Which of these classes offer employment to the largest number of outworkers?—The last class employs very much the greater number.

4945. Is the work of the Belfast firms largely distributed through agents, speaking of Belfast only?—The Belfast work is distributed through agents in County Down and County Donegal largely.

4946. These agents receive as their remuneration a percentage on the work?—Yes.

4947. Nominally 10 per cent. is it not?—Yes. That is the normal rate in Ireland.

4948. And yet notwithstanding they receive this comparatively small payment, they are entirely responsible for the outworkers they employ?—They are entirely responsible.

4949. And the employers have no acquaintance of these outworkers at all?—No, they do not know the outworkers individually; they only know the agents. The Congested Districts Board has classes for lace-making and embroidery, and different sorts of work like that. They act as agents. They get the work from Belfast and other firms, and give the girls the work to do. One of the teachers told me that they get no profit on that work.

4950. Can you give us a few examples of work that is distributed from Belfast through agents?—I have here for five firms the number of agents whom they employ in the country. Firm A employs 158 country agents, Firm B, 146 country agents, Firm C employs 79 country agents, firm D, 37, and firm E, 51.

4951. Are there also home industries, as distinguished from work given out by the big firms?—Yes.

4952. What are those industries?—With regard to the hosiery as a home industry, many of the workers are not technically outworkers.

4953. You must bring them all in or exclude them all?—Yes. They are living next door to each other and doing the same work as each other. Of course, there may be a discussion as to whether the husbands or the wives' earnings are the superior. In the bulk of the rural homes in Ireland the joint makings of the wife and children will be fully equal, if not superior to the husband's wage.

4954. What about Donegal knitting?—The workers that do the Donegal knitting are outworkers technically. The work is given out by agents.

4955. What do you mean by saying that lace-workers are not technically outworkers?—They do not get the material from any particular person or agent to do the work. They do the work themselves.

4956. But how do they get the material?—They buy it. It is a matter of buying thread at no great expense.

4957. Then practically they are their own employers?—Yes, a certain proportion of the laceworkers are their own employers. The racket-laceworkers are chiefly their own employers. The Carrickmacross workers chiefly get the materials from the agents to make it.

4958. Are the outworkers paid every week or every fortnight?—There is no regular time. A weekly payment is generally accepted, but I have no definite evidence on the point.

4959. Will you tell us first of all about those outworkers who take out work and are entirely dependent upon it for their livelihood? Do you consider that they should be included in the Act?—Yes, decidedly.

4960. Do you think there is any possibility of evasion of the Act occurring in respect of those outworkers?—In the case of work given out to one outworker and done by several workers in the home, it represents the work of several workers, and in that case only the one worker would be insured.

4961. This Committee have under consideration the question of assessing the employers and employed on the amount of work done. Do you think that would be a good plan to simplify the operation of the Act?—I do. Personally I think it is the only method that would really meet the case of the outworkers and the employers.

4962. Are these outworkers who do outwork to increase the family earnings, where their own remuneration is necessary for the maintenance of the home?—Yes, a great many.

4963. Would you say that these should be included under the Act?—Yes.

4964. Do you think that those women who employ their leisure time to provide themselves with pocket money should be included?—I think it would be a mistake to make them a preferential class in any way, because the employer would naturally try to get the person who was not requiring the work.

4965. Are we to understand that in your opinion all outworkers should be included under the Act?—Yes, decidedly.

4966. Could you give us an idea as to the rate of wages these outworkers earn?—The rate of wages vary very much in the different classes of work.

4967. Are there any number that you think receive at the rate of less than 1s. 6d. per day?—Yes. For instance in hand-knitting in Donegal I am convinced that very few of the workers get more than 1s. 6d. per day.

4968. If they work full hours they can only make 1s. 6d. per day?—They do not make 1s. 6d. a day at all.

4969. Are there any other outworkers in any other industrial employment where they make less than

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1s. 6d. per day?—Yes. At some work connected with the linen work, for instance clipping, they would not make 1s. 6d. a day, and at the coarser classes of embroidery in connection with the linen work they would not make 1s. 6d. a day. In thread-drawing, many of them would be under 1s. 6d. a day. The hand-made underclothing, which is done largely in County Londonderry and the north of Donegal, is very poorly paid.

4966. You cannot tell us about what these outworkers can per week on the average at these low rates of wages?—I did not interview a great number of workers in Donegal, but the highest rate I got amongst the hand-knitters was about 7s. a week.

4970 (Mr. Baines.) For a full week's work?—For a full week's work.

4971. (Chairman.) What would be the lowest?—The lowest is so extreme that I hardly like to put it in.

4972. Please put it in?—I found women there knitting men's socks—course socks. For knitting these course socks they get 1s. 6d. per dozen pairs and 1s. 4d. per dozen pairs, and one pair of these course socks represents a good day's work. That is 1s. 6d. a day.

4973 (Mr. Baines.) For a woman?—Yes, that is the very lowest.

4974 (Chairman.) Did you verify the figures?—No. I got them from these different workers.

4975. Were they average skilled workers?—Yes, and the same figures have been given in the Factory and Workshop Reports.

4976. Is that the only kind of work they can do in that district?—They have other hand-knitting, which is much better paid. The hand-knitting of golf jerseys and caps is much better paid than that. It is a new trade over there.

4977. Why do they take the low paid work if they can get better?—The remark that was made to me when I spoke about that was: "If we do not take it, we can get nothing else; there is not enough with the knitting of golf jerseys to go round."

4978. How many people do you think would be engaged in this very low paid work in Donegal—in knitting stockings?—I have some figures from an employer in Donegal. I went to a hosiery manufacturer in Londonderry who employs outworkers. He told me that he had at least 50 per cent. of the outworkers in Donegal, but I do not think he had quite so many as that. He employed about 1,500 outworkers in knitting. I got a much higher figure than that from other people. That would give 3,000 outworkers that knit in Donegal. Others whom I questioned gave much higher figures. One man gave as high as 7,000 knitters, calculating on the population. One fact I think that is absolutely correct is that an average of about two knitters to each farmhouse in Donegal would be correct.

4979. Is this a subsidiary employment?—It would be exceedingly difficult to calculate what is the principal means of support in these farmhouses. The farms are exceedingly small, the income from them is infinitesimal. The men go to Scotland each year and earn money at the different harvests. This money from the harvest is the greater part of the men's income. The women do this other work for money to be going on with. It would be an exceedingly difficult matter in the country districts of Ireland to calculate what was the principal means of support in a house.

4980. Can you tell us of any other very poorly paid industries that have come under your notice?—That was the lowest. I have made inquiries in Londonderry about the machine-making of shirts and hand-made underclothing. I found that a considerable proportion of the women were dependant on the work for their living; that is to say, it was not subsidiary.

4981. What was their rate of wage per day?—A mother and two daughters working together could earn 12s. a week.

4982. How many hours would they work per week for that?—The women, up there are exceedingly unambitious as far as giving figures is concerned. They tell you they work all day except that the mother takes some time off to do housework. In that case the two girls said they worked all day at machining

and finishing shirts. The mother said that she did the housework. It is exceedingly difficult, but one realises that the earnings must be very low. The exact figures, especially in the hand-knitting that I was speaking about, are exceedingly difficult to get.

4983. It seems very difficult to arrive at the amount earned, and the hours employed?—The only definite fact that you get is that you do not hear, except on a rare occasion, of any highly paid work. That fact you get at very definitely.

4984 (Mr. Baines.) Does that apply to the whole of the north of Ireland?—I am speaking now about the country outworkers.

4985. (Chairman.) Can you tell us how many people are employed in Londonderry as outworkers?—I got some figures from one of the firms in Londonderry. The manager told me that they themselves employed 900 outworkers, and that the outworkers were in the proportion of two to one—that is to say, two outworkers to one inventor, in the shirt-making trades, and in the hand-made clothing trades there were six outworkers to every one indoor worker. He gave me some figures. Over 2,000 outworkers are employed by 13 Derry firms. That does not represent all the large firms.

4986. You spoke just now of highly paid work, what do you mean by that?—I did not see the workers. This evidence is a 1916 bit out-of-date, but I am sure it is right. In County Down, where exceedingly fine embroidery is done, I was told of a home where three girls working all day, and the mother working part of the day, made 21 in a week. That is four workers, of course. That represents the good work in County Down.

4987. You cannot tell me, of your own knowledge, how many hours they work?—No. The only fact is that you generally find them working when you go into the home. You hardly ever find them not working.

4988. At what time do you generally make your visits—all hours of the day?—Yes, not very early and not very late.

4989. Have you anything to say regarding the outworker women who are not usually employed, but who do outwork when the husbands are unemployed?—In Belfast I have found that the women who were the wives of manual labourers were very apt to rush to the warehouse and try to get some of the less skilled work when the husband got out of work, and in County Down generally the outworkers are the wives of farm labourers, and these farm labourers are unemployed during considerable periods. At that time the outworkers are not only the principal, but the only, means of support in the home.

4990. For how many weeks in the year do you think these people would work, speaking of those who work occasionally when their husbands are unemployed?—I could give you no figures.

4991. Would you say that it was a third of the year?—It would entirely depend on trade in other directions.

4992. Are many of these men out of work for a longer period than three months in the year?—I have no figures. It would be possible to get them.

4993. You could not say whether it would be worth while to let these women outworkers, who do this occasional work, come under the Act?—I do not think they would be working long enough to get benefit for themselves from being insured.

4994. Have you ever heard of outworkers who are employed as indoor workers during the day, and who do outwork for different employers after hours?—Yes, but they are not a very large class. It only happens occasionally, where a girl has a mother depending on her, or requires to make extra money for some reason.

4995. Have you anything to tell us with regard to outworkers who receive poor-law relief?—Very few outworkers do that.

4996. Would you include or exclude them from the Act?—I would certainly make the employer pay the employer's portion. They are such a small class, and if there is any preference to be given to any class one would certainly give it to that class.

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4897. You would not exclude them from the Act?
—No, I would not exclude them from the Act.

4898. Would you say that that class of worker invariably received less than at the rate of 1s. 6d. a day?—Yes.

4899. In that case the employer would pay the whole of the contribution?—Yes.

4900. Have you anything to tell us with regard to seasonal trades?—Nothing, except that a difficulty exists there. The only specially seasonal trade in Belfast would be the vest-makers, and they work very long hours while the season is on, and the rate of insurance would be calculated on that high rate of wages, whereas they are probably doing a day and a half's work in a day.

4901. Do you know that under the Act outworkers whose earnings are not their principal means of livelihood are excluded from the Act in Ireland?—Yes.

4902. Do not you think it would be almost impossible to ascertain whether these particular outworkers' earnings are the principal means of livelihood?—I think in certain districts it would be quite impossible, and in all cases it would be a matter of great difficulty to calculate.

4903. Are we to take it that, as far as your knowledge of Ulster is concerned, you feel that the whole of the outworkers should be included in the benefits of the Act?—Yes.

4904. (Lord Henry Bantock.) I did not hear what these women earn per day as a rule?—It depends on the class of work. I should think that a high rate of pay would be 10s. or 12s. a week, and the average would be much below that.

4905. How much below that?—The average outworker would be under the 1s. 6d. rate per day.

4906. What contribution would be a fair contribution for that class of worker?—They would not contribute at all.

4907. For the 2s. 6d. or the 3s. worker, what would you say would be a fair contribution?—An ordinary worker working full time I would put on the ordinary rate.

4908. Fourpence and threepence halfpenny in Ireland, is it not?—No, it is 2d. for the women. That is, if she is earning half-a-crown a day.

4909. It would not cause much disturbance in the outwork trade?—I found that all the employers that I spoke to in Ulster evidently expected that all outworkers would be outside the Act owing to section 81, subsection (4), and they spoke very strongly on the matter indeed. One employer told me that he would not employ any widow or single woman depending on her earnings.

4910. That would not arise. They have not given much thought, I suppose, to the subject?—No, they have simply accepted it that they are outside.

4911. (Sir George Foulston.) You mean married women are outside?—No, in Ireland all women not dependent on their outwork.

4912. Why were widows, for instance, specially mentioned?—They understood that widows would be depending on the work.

4913. (Mr. Boman.) Is it the general impression on the part of the employers and workmen that they will be outside the Act?—All the employers I have spoken to have said that they expect practically all outworkers to be outside the Act.

4914. That is in consequence of the Irish clause?—Yes.

4915. Is that feeling shared by the workpeople as far as you have had any experience?—No; generally speaking, the outworkers have not got a grip of the position.

4916. Could you tell us what proportion of outworkers are under 1s. 6d. per day?—No, I could not.

4917. Could you tell us how many of these people buy their own material? Is it a large proportion?—The only workers who buy their own material would be the workers in the crochets-loom-making. I have no figures with regard to them.

4918. You would not regard them as coming under the Act?—No, they employ themselves.

4919. They are not a large number?—No.

4920. (Miss Peterson.) Do they work to an order?—They do it in two ways. They get orders and also do work, and the agents come round and buy it from them.

4921. They work on chance?—Yes, many of them do.

4922. How do they get the designs?—The Congested Districts Board are trying to have better designs spread over the country. Generally speaking the designs are very poor. It is not really a design, it is simply pasted on a paper.

4923. Where trouble is taken about the design in some cases, is a design given out to a worker, and is she told to work that design?—The better designs are usually done by the Congested Districts Board classes. They really are a little improvement.

4924. (Mr. Boman.) Is it common for one person to take the work out and then distribute that work to the households where it is done?—Yes.

4925. Have you any suggestion as to how we could bring the two or three workers in the households under the Act?—Not unless an outworker were made to sign a declaration saying that the work was for herself alone or for a certain number of people. That is the only way.

4926. You can quite see that it would not be sufficient to insure the person who took the work out in that case?—No; it does not meet the case, and it would mean that the employer might be paying at a lower rate notwithstanding the higher number employed. There is one class of persons I did not mention, and that is men who do embossed hosiery and work of that sort in Five Mile Town. That is partly philanthropic. I have not thought about the need of making special regulations for these men or less skilled workers.

4927. These Londonderry workers do a poor class of work, I suppose?—No, they do a very nice class of work. The women make beautifully fine white shirts.

4928. At this very low rate?—At about 5s. a week.

4929. Are they paid the same rates as the indoor workers in the shirt making?—I have not figures to show that. It is not suggested that they are not. I should think that the rates are the same.

4930. Have you any knowledge as to the earnings of the workers?—Yes. I saw one report of one of the largest firms in Londonderry. In that report it was stated that the inside workers were earning an average of about 10s. The figures were not verified in any way. That was women working at high-speed machines.

4931. Can you explain why the outworkers earn so much less?—There is one reason and that is that the inside stitchers are working with high-speed machines.

4932. And the outworkers have not machines supplied to them, I suppose?—No; and the outworkers have to pay to the machine company so much a week for the machine.

4933. A rent?—They buy them on the hire purchase system.

4934. When you spoke of earnings a little while ago, did that include the rent, or was it the net earnings?—The net earnings.

4935. How do the Londonderry agents distribute the work?—They generally send some one from the firm or employ some one else.

4936. A carrier?—I saw one man was taking the work in an ordinary side car, and he had the parcels piled up on the car.

4937. It is distributed over a large area?—Yes.

4938. They must have a number of carriers, I suppose?—Yes. They send it in various ways. Each firm has its own method I should think. They employ agents, and send it by rail as well.

4939. Do they keep the names of the workers?—If the firms send the work to an agent they do not keep any names.

4940. (Chairman.) You agree that married women should be included in the Act?—Yes, decidedly. I think it would be a great mistake to make any preferential class in any way.

4941. Is your evidence based on any knowledge of the wishes of the outworkers?—No.

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MISS AGNEW.

[Continued.]

5042. It is simply your own private opinion?—Simply my own private opinion.

5043. Can you give us any idea as to what the feeling of the outworkers would be with regard to coming under the Act?—I have not talked to a great number about the Act, perhaps to about 50. When they understood that in their class of work their contributions were to be extremely small, they actually were quite willing to be insured. I have no evidence about the general bulk of the outworkers.

5044. If the workers earn only 2s. 6d. to 3s. a week at a rate of say 8s. 9d. for a full week, this would mean that the employer would pay 3d. per week, which is equal to 8s. 8d. in a year. Add to this the State contribution, the worker would be entitled to about 12s. 7d. benefit. Now do you think that this would be good enough for the outworker to seriously entertain the idea of being included in the Act?—The benefit would be very low.

5045. But you understand that, though the benefit is low, the contributions are paid entirely by others than themselves?—Yes, I see that.

5046. Would they welcome that?—I am sure that in that case, when the contribution is being paid by someone other than the worker, the worker will not object in any way.

5047. Supposing, on the other hand, that the wages were still very poor, but that the rate was over 1s. 6d. per day, and the workers had to pay a little towards the insurance themselves—what would their feelings be then?—I should not think that the outworkers would object to the 1d. contribution, I am sure of that, but I am only speaking from very very general knowledge of the outworkers.

5048. (Mr. Reeves.) With regard to the present position, how do these people get medical attendance?—In Ireland they get it through the dispensaries. Medical benefit is cut out of the Act altogether in regard to Ireland.

5049. (Chairman.) It would mean that the first

The witness withdrew.

charges to be paid out of the 12s. 7d. would be 1s. 3d. for sanatoria, and the cost of administration?—Yes.

5050. Representing 7s. 6d. to draw out in case of sickness?—Yes.

5051. Would that be appreciated?—I should think it would be appreciated.

5052. (Mr. Reeves.) The present system of medical relief in Ireland does not include maternity cases?—No. They get maternity attention if necessary. I was talking to a doctor about that. He has a large practice in the West of Ireland. He said that as a matter of fact there is a very strong feeling amongst the working classes against having dispensary help for that particular type of case. He said that the workers borrowed to that case.

5053. (Chairman.) The outworkers are not organised to any great extent, are they?—They are not organised at all.

5054. Some few outworkers belong to the Women's Federation in Belfast?—I do not know many of them at all.

5055. Are there not a few organised under Miss Galway?—I think that the outworkers are not under her, though she knows them personally.

5056. So that this Committee can gain no really authentic evidence as to the wishes of the outworkers?—No, I think not, except as I told you, that such outworkers that I spoke to were quite satisfied to accept this.

5057. How many did you speak to?—About twenty.

5058. Did they all agree?—Yes; there was not any dissentient voice.

5059. (Lord Henry Bessborough.) I suppose it would be possible to concentrate this work, would it not, if the manufacturers wished to?—It would be a matter of extreme difficulty. There are about thirty thousand.

5060. They could reduce the number by a third, for instance, could they not, to escape contributions?—I question whether you would get that. A large proportion of the workers work pretty long hours, and it is impossible to concentrate the work I should think.

APPENDIX II.

MANUFACTURERS' RETURNS OF OUTWORKERS' WAGES IN THE SHIRT AND UNDERCLOTHING INDUSTRY.

Supplied by Mr. W. E. Macartney-Filigate.

Firm.	Weekly Wages.	Remarks.	Firm.	Weekly Wages.	Remarks.
(A)	8s.	Regular hours, 8a.m. to 7 p.m.	(K)	10s.	8-hour day.
(B)	8s. to 10s.		(L)	10s. and 6s.	Figures in second column apply to workers doing the whole work; with partition of work the wages are 7s. 6d. to 10s.
(C)	8s.		(M)	5s. to 10s.	
(D)	8s. to 10s.				
(E)	8s. 6d.	Average. 3s. to 6s. for casual employment.	(N)	10s. and 8s.	Fine H.S. Others.
(F)	7s. to 8s.		(O)	10s. to 12s. 6s. to 8s.	
(G)	8s.	5s. to 6s. for casual employment.			
(H)	8s.				
(J)	8s.				

APPENDIX III.

AGENTS' RETURNS OF OUTWORKERS' WAGES IN THE SHIRT AND UNDERCLOTHING INDUSTRY.

Supplied by Mr. W. T. Macartney-Filigate.

District.	No. of Agents.	Weekly Wages.
1	1	Maximum 7s. 6d. to 9s. Average 6s.
2	5	" 8s. " 6s.
3	1	" 7s. " 7s.
4	1	" 6s. to 7s. " 4s. to 5s.

APPENDIX IV.

AGENTS' RETURNS OF OUTWORKERS' WAGES IN THE EMBROIDERY INDUSTRY.

Supplied by Mr. W. T. Macartney-Filigate.

District.	No. of Agents.*	Weekly Wages.	District.	No. of Agents.*	Weekly Wages.
1 {	13	Maximum 25s. Av. 12s. to 13s.	18	2	Maximum 9s. Average 6s.
2 {	1	Average 10s.	19	15	" 12s. " 6s.
3 {	7	Max. 12s. to 14s. Av. 5s. to 6s.	20	6	Max. 17s. to 18s. Av. 6s. to 7s.
4 {	2	Average 6s.	21	1	" 9s. to 12s. " 7s. to 8s.
5 {	1	Maximum 12s. to 14s. Av. 8s.	22	2	Average 6s.
6 {	1	Average 7s. 6d. to 8s.	23	6	Maximum 15s. Average 6s. to 8s.
7 {	1	Maximum 5s. to 6s. Average 6s.	24	8	" 7s. 6d. Average 6s.
8 {	7	Max. 14s. to 18s. Av. 9s. to 10s.	25	4	" 12s. Av. 9s. to 10s.
9 {	5	Average 6s.	26	1	Average 6s. to 6s.
10 {	1	" 5s.	27	10	Maximum 9s. Average 6s.
11 {	1	" 3s. to 10s.	28	16 {	Max. 12s. to 15s. Av. 3s. to 6s.
12 {	10	" 7s. to 7s. 6d.	29	5	Maximum 12s. Average 6s.
13 {	4	Maximum 10s. Average 6s.	30	3	" 6s. " 2s.
14 {	1	" 10s. Av. 6s. to 7s.	31	14	Average 6s.
15 {	6s.	Average 6s.	32	4	" 6s.
16 {	4	Maximum 15s. to 16s. Av. 12s.	33	9	" 4s. 6d. to 5s.
17 {	2	" 6s. Average 3s. 6d.			" 6s.
18 {	3	" 12s. " 6s.			

* Not necessarily including all the agents in each district, a few in a small way of business may have been omitted.

APPENDIX V.

EXTRACT FROM 1901 CENSUS, SHOWING POPULATION OF UNIONS WHERE SPECIALISED OUTWORK IS CARRIED ON.

Supplied by Mr. W. T. Macartney-Filigate.

County and Union	Population	Remarks
Down.		
Dromahaire	15,781	
Glenties	35,191	
Donagall	20,480	
Ballyshannon	39,601	Parts in Cos. Fermanagh and Leitrim, and includes town of Ballyshannon (2,359).
Stamnorke	13,767	
Lettickenny	13,080	Includes town of Lettickenny (2,376).
Imishowen	25,945	
Fermanagh.		
Eniskillen	31,140	Part in Co. Cavan, and includes town of Eniskillen (5,412).
Irrisstown	14,665	Part in Co. Tyrone.
Lisnaskea	16,947	
Tyrone.		
Strabane	35,859	Part in Co. Down, and includes town of Strabane (5,035).
Castlederg	11,739	
" 1901		

APPENDIX V.—continued.

County and Union	Population	Remarks
Londonderry.		
Londonderry -	63,505	Part in Donagel, and includes city of Londonderry (39,892)
Coleraine -	29,317	Includes town of Coleraine (6,958)
Lisnady -	26,625	Includes town of Lisnady (2,692)
Magherafelt -	38,962	
Antrim.		
Ballycastle -	12,686	
Ballymaney -	38,276	Includes towns of Ballymaney (2,632) and Portrush (1,941)
Ballymena -	53,082	Includes town of Ballymena (10,838)
Lisburn -	46,463	Part in Co. Down, and includes town of Lisburn (11,461)
Antrim -	29,672	Includes towns of Antrim (1,826) and Ballyclare (2,668)
Down.		
Newtownards -	41,920	Includes towns of Newtownards (9,116), Bangor (5,931), and Donaghadee (3,073)
Downpatrick -	39,669	Includes town of Downpatrick (2,866)
Banbridge -	42,454	Part in Co. Armagh, and includes towns of Banbridge (5,066), Drumore (2,917), and Tanderagee (1,427)
Kilkeel -	19,131	Includes town of Newcastle (1,653)
Newry -	52,032	Part in Co. Armagh, and includes towns of Newry (12,406) and Warrenpoint (1,817)
Armagh.		
Lurgan -	53,718	Part in Cos. Antrim and Down, and includes towns of Lurgan (11,782) and Portadown (10,062)
Monaghan.		
Monaghan -	28,391	Includes town of Monaghan (2,322)
Clones -	15,848	Part in Co. Fermanagh, and includes town of Clones (2,068)
Cavan.		
Brownboy -	18,440	Part in Co. Leitrim
Cavan -	36,960	Includes towns of Cavan (2,822) and Bellefleur (1,587)
		Summary.
Total population of area -		695,455
Deduct towns enumerated -		171,735
		Balance - 523,720

APPENDIX VI.

EXTRACT from the REPORT of the REGISTRAR-GENERAL for IRELAND, 1910, showing NUMBER of DEATHS from SPECIFIED DISEASES in UNIONS wherein reside OUTWORKERS engaged in the following Industries:—(A) Shirts and Underclothing, (B) Hosiery, (C) Crochet, (D) Embroidery, (E) Drawn Thread Work, (F) Damask and Cambrics, (G) Fine Shirtings, (H) Silk, (J) Homespun.

Supplied by Mr. W. T. Macintyre-Filgate

County	Co. DUBLIN							Co. FERMANAGH.		
	Donaghadee	Glenageary	Donagel	Ballyshannon	Stranorlar	Letterkenny	Inishowen	Enniskillen	Irvine town.	Lisnasloah
District	B. C.	C. B.	C. B.	C. D.	A. D.	B.	A	C.	C. D.	C.
Outwork Industries	B. C.	D. J.	D. J.	C. D.	A. D.	B.	A	C.	C. D.	C.
Total Number of Deaths	224	471	280	361	228	227	460	530	297	276
Population, 1901	15,781	33,191	20,496	20,601	13,707	13,080	28,943	31,140	14,095	16,047
Place of Death.										
Infirmaries and general and special hospitals	—	—	—	7	—	1	—	17	—	—
Public lunatic asylums	—	—	—	—	—	26	—	—	—	—
Workhouses and workhouse hospitals	8	21	23	43	13	26	19	65	19	27
At their own homes	216	450	257	311	215	194	381	448	188	251
General Diseases.										
Malaria	—	—	—	—	—	3	—	3	5	3
Scarlet fever	1	—	1	2	—	—	—	3	—	—
Typhus	—	—	—	—	—	—	—	—	—	—
Influenza	4	4	8	7	13	9	19	12	10	8

APPENDIX VI.—continued.

County	Co. DUNDALK							Co. FERRISBURGH		
	Dundalk	Glen- tine	Dundalk	Bally- shannon	Stran- lar	Letter- kenny	Knash- cove	Knash- cove	Irrance- town	Lisna- shra
District	B. C.	C. B.	C. B.	C. D.	A. D.	B.	A.	C.	C. D.	C.
Outwork Industries	224	471	289	321	226	227	400	330	297	278
Total Number of Deaths	15,781	33,191	20,489	20,601	13,797	13,089	28,843	31,140	14,005	16,047
Population, 1901										
General Diseases—cont.										
Whooping-cough	—	22	—	4	4	13	16	7	—	2
Diphtheria	14	1	2	1	—	—	4	7	—	2
Pyrexia	1	—	—	—	—	—	—	—	—	—
Eubria fever	1	—	2	1	—	4	1	8	1	2
Diarrhoeal diseases	1	4	—	1	5	2	3	2	3	2
Peripneumonic diseases	4	—	—	2	—	1	1	4	—	2
Pneumonia (all forms)	6	35	11	10	2	6	27	28	6	21
Tuberculous phthisis and phthisis	22	36	21	51	17	27	29	34	15	15
Tuberculous meningitis	2	2	—	7	2	—	3	2	1	—
Tuberculous peritonitis, tuberculous mesenteritis	1	1	—	—	—	2	1	—	—	—
Other forms of tuberculosis, scrofula	2	6	3	9	1	—	2	16	1	2
Carcinoma, sarcoma, cancer, malignant diseases	11	23	13	26	13	11	18	26	13	12
Other general diseases	12	11	11	16	15	12	17	26	15	14
Diseases of particular Organs										
Nervous system	4	10	14	9	8	16	10	18	9	6
Heart	12	41	33	54	24	19	47	70	38	34
Blood vessels	4	16	13	9	8	15	16	25	8	16
Respiratory system (exclusive of pneumonia)	20	69	33	30	25	30	25	57	22	31
Digestive system	8	15	15	14	11	9	11	34	12	12
Urinary system	2	11	8	9	8	5	15	17	4	5
Pregnancy and childbirth	2	1	1	2	3	—	4	3	—	2
Other Diseases of particular Organs	2	—	1	8	2	3	1	—	1	1
Cases ill-defined and not specified	92	153	88	114	60	38	122	121	43	81
Violent Deaths.										
Accidental	4	9	2	10	4	2	8	7	2	9
Homicidal	—	—	—	—	—	—	—	—	—	—
Suicidal	—	1	—	—	1	1	—	2	—	1

County	Co. TIRONE			Co. LONDONDERRY			
	Strabane	Castlederg	Londonderry	Lisnady	Coleraine	Maghera	Maghera
District	A.	C. D.	A.	A., C. D.	A., D.	A., D.	A., D.
Outwork Industries	615	152	1,069	331	507	712	712
Total Number of Deaths	35,859	11,739	62,505	20,693	29,917	38,566	38,566
Population, 1901							
<i>Place of Death.</i>							
Infirmaries, general and special hospitals	11	—	63	—	1	—	—
Public lunatic asylums	—	—	34	—	—	—	—
Workhouses and workhouse hospitals	94	8	75	30	43	48	48
At their own homes	510	150	897	321	463	664	664
<i>General Diseases.</i>							
Measles	7	—	21	—	10	2	2
Scarlet fever	2	1	2	—	2	—	—
Typhus	—	—	—	—	—	—	—
Infarction	3	6	4	4	9	34	34
Whooping-cough	1	—	9	—	8	3	3
Diphtheria	6	1	5	4	3	2	2

APPENDIX VI.—continued.

County	Co. TYRONE			Co. LONDONDERRY			Maghera-felt
District	Strabane	Cushindregg	Londonderry	Larne	Coleraine	Maghera-felt	A. D.
Outwork Industries	A.	A. D.	A.	A. C. D.	A. D.	A. D.	A. D.
Total Number of Deaths	615	128	1,069	351	597	712	712
Population, 1901	35,838	11,789	63,505	26,423	29,917	38,992	38,992
<i>General Diseases—cont.</i>							
Pyrexia	—	—	1	—	—	1	—
Bacterial fever	—	1	1	2	3	4	—
Diarrhoeal diseases	4	2	31	2	1	3	—
Puerperal septic diseases	2	1	69	18	25	30	—
Pneumonia (all forms)	25	4	69	26	34	48	—
Tuberculous phthisis and phthisis	44	22	127	1	2	5	—
Tuberculous meningitis	4	2	23	1	—	1	—
Tuberculous peritonitis and tubes mesenterica	3	—	12	1	—	—	—
Other forms of tuberculosis, scrofula	21	—	25	5	19	14	—
Carcinoma, sarcoma, cancer, malignant disease	43	19	73	30	33	42	—
Other general diseases	31	4	46	21	26	45	—
<i>Diseases of particular Organs</i>							
Nervous system	48	1	58	19	28	26	—
Heart	68	16	89	65	102	106	—
Blood vessels	35	7	39	23	22	49	—
Respiratory system (exclusive of pneumonia)	66	6	156	36	96	91	—
Digestive system	27	5	46	19	24	30	—
Urinary system	23	1	31	7	12	15	—
Pregnancy and childbirth	4	4	4	2	3	4	—
Other Diseases of particular Organs	6	—	7	2	3	6	—
Cases ill-defined and not specified	125	69	154	70	92	139	—
<i>Violent Deaths</i>							
Accidental	16	2	14	7	14	24	—
Homicidal	—	—	1	—	—	1	—
Suicidal	1	2	—	2	1	—	—

County	Co. ANTRIM					Co. DOWN				
District	Ballycastle	Ballymoney	Ballymena	Larne	Antrim	Newtownards	Armagh	Banbridge	Kilkeel	Newry
Outwork Industries	D.	D.	D. G.	F.	D.	D. H. J.	D.	D. E.	D.	—
Total Number of Deaths	190	435	828	870	565	712	700	733	294	639
Population, 1901	12,686	28,276	51,082	46,463	29,472	41,920	38,369	62,454	19,131	51,032
<i>Place of Death.</i>										
Infirmaries, general and special hospitals	1	—	5	53	—	4	26	7	—	4
Public lunatic asylums	—	—	—	—	54	—	54	—	—	—
Workhouses and workhouse hospitals	7	34	57	97	30	65	35	61	19	43
At their own homes	182	401	767	720	481	648	585	463	275	592
<i>General Diseases.</i>										
Measles	1	—	2	6	5	10	1	—	6	1
Scarlet fever	2	6	3	11	2	1	2	1	—	1
Typhus	—	—	—	—	—	—	—	—	—	—
Infuenza	1	14	24	19	5	14	42	30	8	17
Whooping-cough	—	4	13	25	5	38	16	10	7	19
Diphtheria	—	2	3	21	—	8	3	4	—	5
Pyrexia	—	—	—	—	—	—	—	—	—	—
Bacterial fever	—	3	5	14	2	1	1	4	—	3
Diarrhoeal diseases	3	3	9	10	8	14	2	7	—	13

APPENDIX VI.—continued.

County	Co. ARMAIR					Co. DOWS				
	Bally- castle	Bally- money	Bally- more	Lis- burn	Armagh	New- town- ards, D. H. J.	Down- patrick	Ban- bridge	Kilkeel	Newry
District	D	D	D, G	F	D	D, H. J.	D	D, E	D	—
Outwork Industries	190	435	829	870	503	712	700	732	294	938
Total Number of Deaths	12,486	25,276	53,062	46,463	29,472	41,920	38,868	42,454	19,181	52,032
Population, 1901										
<i>General Diseases—cont.</i>										
Puerperal diseases	—	1	—	2	—	—	1	2	1	3
Pneumonia (all forms)	3	21	43	51	30	34	16	45	10	54
Tuberculous phthisis and phthisis	8	36	73	74	56	56	76	71	27	72
Tuberculous meningitis	—	4	6	17	2	13	5	5	1	8
Tuberculous peritonitis, tubes mesentericæ	—	1	1	4	3	3	6	7	1	3
Other forms of tuberculous, scrophula	2	8	17	11	8	15	12	14	3	14
Carcinoma, sarcoma, cancer, malignant diseases	17	29	46	45	20	32	46	38	19	57
Other general diseases	20	29	32	62	20	60	33	40	8	30
<i>Diseases of particular Organs</i>										
Nervous system	4	24	31	31	43	33	38	18	15	48
Heart	32	54	80	145	49	96	119	98	31	123
Blood vessels	12	24	50	56	37	33	39	56	16	57
Respiratory system (exclusive of pneumonia)	13	31	72	99	39	79	60	67	33	145
Digestive system	10	19	46	38	39	22	32	32	11	30
Urinary system	4	19	21	27	21	19	29	21	5	34
Pregnancy and childbirth	1	1	3	4	3	4	3	4	—	3
Other Diseases of particular Organs	1	3	12	7	3	10	2	8	2	11
Causes all-defined and not specified	49	92	203	99	74	192	102	121	82	120
<i>Violent Deaths.</i>										
Accidental	5	3	14	29	12	20	16	15	5	15
Homicidal	—	—	—	—	1	—	—	—	—	—
Suicidal	—	3	—	3	2	4	4	1	2	4

County -	Co.	Co. MORGAN.		Co. CAVAN.	
	ARMAGH.				
District -	Lurgan.	Morgan.	Clones.	Bawnboy.	Cavan.
Outwork Industries	P.	C.	C.	C.	C.
Total Number of Deaths	206	324	274	220	166
Population, 1901	33,718	29,301	15,868	18,460	30,193
Place of Death.					
Infirmaries, general and special hospitals	—	24	2	—	10
Public lunatic asylums	—	54	—	—	—
Workhouses and workhouse hospitals	120	25	32	18	67
At their own homes	816	421	240	204	500
General Diseases.					
Measles	41	—	—	3	6
Scarlet fever	1	—	—	—	—
Typhus	—	—	—	—	—
Influenza	29	16	5	—	17
Whooping-cough	12	—	3	—	13
Diphtheria	3	3	—	—	—
Erysipela	—	—	1	—	—
Enteric fever	5	—	—	—	2
Diarrhoeal diseases	17	1	4	1	1
Puerperal septic disease	3	1	—	—	2

APPENDIX VI.—continued.

County	Co. ARMAGH.	Co. MONAGHAN.		Co. CAVAN.	
District	Large F.	Monaghan. C.	Glenties C.	Bawnboy. C.	CAVAN. C.
Total Number of Deaths	286	234	274	239	286
Population, 1901	53,718	29,201	15,948	18,469	26,293
<i>General Diseases—cont.</i>					
Pneumonia (all forms)	46	16	13	11	30
Tuberculous phthisis	91	43	18	8	32
Tuberculous meningitis	11	1	2	1	2
Tuberculous peritonitis, tuberc. mesenterica	9	2	—	1	—
Other forms of tuberculosis, scrofula	20	8	1	8	5
Carcinoma, &c.	53	27	16	16	22
Other general diseases	63	14	7	9	17
<i>Diseases of particular Organs</i>					
Nervous system	34	34	10	14	24
Heart	104	34	30	25	71
Blood vessels	57	33	18	8	32
Respiratory system (exclusive of pneumonia)	134	76	45	39	83
Digestive system	31	18	11	10	42
Urinary system	31	11	10	11	19
Pregnancy and childbirth	3	3	1	1	4
Other Diseases of particular Organs	6	5	1	1	6
Cases ill-defined and not specified	102	103	62	50	151
<i>Violent Deaths.</i>					
Accidental	25	15	7	3	10
Homicidal	—	—	—	—	—
Suicidal	2	—	—	—	1

Total population, 925,425. Total deaths, 15,361.

APPENDIX VII.

RETURNS of all INFECTIONOUS DISEASES notified during the Year ended 31st March, 1911, being in part an Extract from the Annual Report of the Local Government Board for Ireland for Year ending 31st March, 1911, together with a Special Return from those districts in the area in which the Infectious Disease Notification Act has not yet been put in force. The area of Return comprises all districts where specialised outwork is carried on for Ulster Manufacturers.

Several reports were received from districts in which

Letters read to the class. See applications at end.

Revised by Mr. W. T. Macrury-Filgate.

Typhs.*	County, Union, Urban, or Rural District	Rural pop.	Cholera.	Diphtheria.	Membranous Croup.	Measles.	Scarlatina and Scarlet Fever.	Typhus Fever.	Typhoid Fever.	Relapsing Fever.	Continued Fever.	Puerperal Fever.	Other Diseases in which the Act has been applied.	Total	Population in 1901 Census.	Remarks.
B, C. +	Co. Downham.															
	Downhamby Union	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Rural District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Totals	-	-	24	-	-	4	1	1	-	-	1	-	40	15,793	
B, C, D, J	Glenties Union	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Rural District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Totals	-	-	3	-	-	1	-	10	-	-	-	-	14	33,191	
B, C, D, J +	Downgal Union	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Rural District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Totals	-	-	-	-	3	45	-	20	-	-	-	-	65	50,460	
C, D. +	Ballyshannon Union	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Rural District	-	-	-	-	-	8	-	14	-	-	-	-	22	-	
	Totals	-	-	-	-	-	1	-	-	-	-	-	-	6	-	
	Bellinagh Rural District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Keshbeg Rural District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Totals	-	-	-	-	-	0	-	14	5	-	-	-	23	50,601	In Co. Fermanagh. In Co. Leitrim.

Appendix VII - continued.

Trade ^a	County, Union, Urban, or Rural District	Bridgford	Chelms	Diplomata	Members	Comp.	By-objec	Searched and	Typhus Fever	Typhoid Fever	Enteric Fever	Relapsing Fever	Confused Fever	Postural Fever	Other Diseases in which the fever has been noted	Total	Population in Union 1901 Census	Remarks
A, D	Co. Down - cont.																	
	Brough Union																	
	Rural District																	
B.	Totals																	
	Lisnakeary Union																	
	Urban District																	
+	"																	
	Rural District																	
	Totals																	
A, +	Lisnakeary Union																	
	Rural District																	
	Totals																	
C.	Co. Fermanagh																	
	Enniskillen Union																	
	Urban District																	
C.	"																	
	No. 1 Rural District																	
	No. 2 Rural District																	
C, D	Totals																	
	Lisnakeary Union																	
	Rural District																	
+	Twilick Rural District																	
	Totals																	
	Lisnakeary Union																	
	Rural District																	
	Totals																	
C, D	Co. Tyrone																	
	Enniskillen Union																	
	Urban District																	
+	"																	
	No. 1 Rural District																	
	No. 2 Rural District																	
C.	Totals																	
	Lisnakeary Union																	
	Rural District																	
	Totals																	
+	Co. Tyrone																	
	Enniskillen Union																	
	Urban District																	
C.	"																	
	No. 1 Rural District																	
	No. 2 Rural District																	
+	Totals																	
	Lisnakeary Union																	
	Rural District																	
	Totals																	

APPENDIX VII.—continued.

Trade.*	County, Union, Urban, or Rural District.	Small-pox	Cholera	Dysentery	Measles	Rheumatism	Scarletina and Scarlatina	Typhus Fever	Typhoid Fever	Bubonic Fever	Malaria	Confused Fever	Febrile Fever	Other Diseases to which the Act has been applied	Total	Population in Union, 1901 Census	Remarks
D., J.	Co. Antrim—cont. Ballymena Union	—	—	—	—	—	10	—	—	—	—	—	—	—	10	—	In Co. Down.
	" " Urban District	—	—	—	—	—	9	—	—	—	—	—	—	—	9	—	
	" " Rural District	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
	Portadown Urban District	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
D., G.	Totals	—	—	3	—	2	29	—	4	10	—	—	—	—	57	23,276	
	Ballymena Union	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
	" " Urban District	—	—	21	—	15	24	—	—	1	—	—	—	—	100	—	
	" " Rural District	—	—	5	—	4	21	1	1	—	—	—	—	—	33	—	
P.	Totals	—	—	26	—	19	45	1	1	1	—	—	—	—	135	53,092	
	Lisburn Union	—	—	17	—	10	27	—	—	—	—	—	—	—	—	—	
	" " Urban District	—	—	26	—	14	12	—	—	—	—	—	—	—	—	—	
	" " Rural District	—	—	10	—	1	12	—	—	—	—	—	—	—	—	—	
D.	HEILIGES' Rural District	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
	Totals	—	—	18	—	23	44	—	—	5	—	—	—	—	134	45,463	
	Ardara Union	—	—	5	—	—	—	—	—	—	—	—	—	—	—	—	
	Ballyclare Urban District	—	—	8	—	2	13	—	—	2	—	—	—	—	—	—	
D., H., J.	Totals	—	—	11	—	15	24	—	—	7	—	—	—	—	71	25,422	
	Northdowns Union	—	—	10	—	5	9	—	—	1	—	—	—	—	—	—	
	" " Urban District	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	
	" " Rural District	—	—	13	—	4	12	—	—	—	—	—	—	—	—	—	
D., H., J.	Totals	—	—	24	—	4	25	—	—	4	—	—	—	—	94	41,450	
	Northdowns Union	—	—	10	—	5	9	—	—	1	—	—	—	—	—	—	
	" " Urban District	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	
	" " Rural District	—	—	13	—	4	12	—	—	—	—	—	—	—	—	—	

APR 18 1918 VII.—continued.

[illegible]

† *See text for details.*

Total Population of Area	-	-	-	485,433	Total Number of Diseases reported	-	-	-	1,972
Deduct Population of Urban Areas	-	-	-	171,395	Deduct Urban Returns	-	-	-	671

* Made in—A = Shirts and Underclothing, B = Hosiery, C = Crochet, D = Embroidery, E = Drawn Thread Work, F = Damasks and Centers, G = Fine Shirtings, H = 80's Homageens.

APPENDIX VIII.

MEMORIAL.

Handed in by the Rev. W. S. Hexton, of Rathfriland

To the Sub-Committee of the National Health Insurance Commission, to sit in Belfast on the 7th and 8th August, 1912.

HUMBLY SUBMIT,

THAT we the undersigned sewers engaged on the sewing of "fancy thread drawn work" on handkerchiefs, linen, damask, and other material in the Rathfriland District of South Co. Down, being outworkers, and doing the work in our own homes, most respectfully beg your Committee to cause us to be excluded, and to be exempted from the operations of the Act.

Your Memorialists most respectfully submit the following reasons to your Commission in support of their prayer for exclusion, and we beg that your Commission give these reasons your favourable consideration—

I. Machines are doing the bulk of the work we formerly did, and, owing to the contributions our employers will have to make on our behalf, the cost of the hand-sewn goods will be so increased that manufacturers of such goods will have no alternative—owing to keen competition—but to erect machines for their production, and thus the work we before earned a living at will not come to the country, but will be done in the cities and towns, and we may either go there or emigrate, neither of which we wish to do. The more elaborate patterns will be done in Tynaniff, and other places, at a less cost.

II. We are obliged—owing to our not being able to get enough work from one employer to keep us going—to have several employers' work in our homes at the same time. For this reason we respectfully submit that the Act will be unworkable so far as we are concerned; some of us work for two, three, and even four employers in the week.

III. From April to November we are engaged for weeks at a time in agricultural work, helping to put in, weed, and harvest the crops, and have our employers' work in our own homes at the same time to go on with in off days in the fields or in wet weather.

IV. Employers would give any work they had to get sewed to sewers who were exempt from the operations of the Act, by reason of their earnings as outworkers not being their only means of livelihood, as, for example, farmers' wives and daughters. Consequently those who had to be paid on, under the Act, and required the work sewed, might either emigrate or starve, or, as they might do, contract to do the work for less money, and so reduce the wages paid for this kind of work in the district.

V. As there are some thousands of pounds paid weekly as wages within a radius of 10 miles of Rathfriland, it would be a serious matter for more than the sewers of this district to turn the money into another direction. We fear, if we are not excluded from the operations of the Act, that this is what will take place.

Your Memorialists beg of your Commission to take the facts we have submitted into your careful consideration, and cause us to be excluded and exempted from the operations of the National Insurance Act, and your Memorialists will ever pray.

Signed by 221 sewers

I certify that the above are all *bona fide* names, and were all signed in my presence.

(Signed) W. S. HEXTON, B.A.,
Minister,
Lanile Hill, Rathfriland.

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DOAK, JOHN (Hand-loom weaver) (See *Cochrane, T.*)

DOHERTY (Manager for Messrs. Beyer & Co.)

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2387.

Employment Subsidiary. (See "Dependence on Earnings from Outwork.")**ENGLISH, JAMES (Hand-loom Weaver's Association). (See Wood, James.)****Exclusion of Outworkers:***Monastery-Pilgate*, 367-8, 394; *McDonnell*, 889-90;*Moss*, 1289-10; *Miss Graham*, 1938-9, 1945-8;*Miss Rodgers*, 1973-4; *Murphy*, 2095-11; *Ward*2529-4; *McDonnell*, 2553, 2563.Married Women: *Douglas*, 611-5.**Factory Work. (See "Inworkers.")****Fancy Sewing. (See also "Thread-drawing, folding, over-sewing, fancy-sewing.")***Douglas*, 590-1.**FARLEY, Rev. W. J. (See also Reilly, M.)****Embroidery:**

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FREEBURN, WILLIAM (Hand-loom weaver). (See Cockburn, T.)**GALWAY, Miss, Secretary to the Textile Operatives Society of Ireland:**

Evidence, 1615-1701.

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IRELAND, A. N. (Employer of Hand-loom weavers). (See also Jenkins, A. P.)**Handloom weaving:**

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JENKINS, A. P. (Employer of embroiderers).

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KENNEDY, CHARLES, J. P. (Employer of hosier-makers). (See also Malkers, Daniel.)**Hosiery:****Inclusion of outworkers:**

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LAMB, GEORGE (representing Messrs. Thomas Gibson and Co.).

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LAWLOR, T. Amalgamated Society of Tailors, Dublin Branch. (See McQuaid, J.)**LEEMAN, J. Amalgamated Society of Tailors, Belfast Branch. (See McQuaid, J.)****LONSDALE, R. G. (Agent, Lurgan).**

Evidence, 1702-1759.

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McCANN, JOHN H. (Employer of Hand-loom weavers)

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McCARRON, J. Secretary to the Amalgamated Society of Tailors, Londonderry Branch. (See also *McQuaid, J.*)

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MACARTNEY-FILGATE, W. T. (Department of Agriculture and Technical Instruction in Ireland)

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- Evidence, 2558-2576.
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McDOWELL, JOSEPH (Agent, Newtownards). (See also *Mass, Patrick*.)

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McGEOWN, Rev. P. (Parish Priest, Killes). (See also *Reilly, M.*)

Embroidery:

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McKENNEY, HENRY (Secretary, Handloom Weavers' Association). (See also *Wood, James*.)

Handloom weavers:

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MACLEAN, ALEXANDER, Londonderry (Employer of underclothing makers):

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- Underclothing:**
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McMARRON, JOHN (Amalgamated Society of Tailors, Dublin Branch). (See also *McQuaid, J.*)

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McMILLAN, WILLIAM (Amalgamated Society of Tailors, Belfast). (See *McQuaid, J.*)

McMURRAY, SAMUEL (Employer of handloom weavers). (See also *Jackson, A. P., Ireland, A. R.*)

Handloom weaving:

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McMURRAY, W. R. (Employer of embroiderers and handloom weavers):

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- Agents, 1453-4.
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McNEIL, MICHAEL, J. P. (Clerk of the Union and District Council of Glenfles):

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McNEILS, PATRICK J. (Employer of housepans-workers).

Evidence, 2339-2437.

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